FAQ



### **Table of Contents**

What is a Clock Hour Program?	2
Is Federal Student Aid Available for Clock Hour Programs?	
How is a Clock Hour Program Organized?	2
How are Tuition and Financial Aid Applied in a Clock Hour Program?	3
Are Courses also Assigned by Payment Period?	3
What if I Complete the Minimum Weeks of Instruction Before I Complete the Required Clock Hours?	4
How Can I Determine How Many Clock Hours I've Completed for the Current Payment Period?	4
What If I Fail a Course and Need to Take it Again?	4
What If I Withdraw Before Completing the Program?	5
What is a Refund?	5
What if I Have Attendance in the Payment Period but Financial Aid Has Not Disbursed?	5
What Can I Do to Ensure I Progress to the Next Payment Period and my Federal Aid Awards Disburse Timely?	



FAQ



#### Frequently Asked Questions (FAQ)

#### What is a Clock Hour Program?

A clock hour program generally focuses on specific practical and vocational skills needed to enter the workforce. Progress is measured in **clock hours** – actual hours of attendance in classroom, laboratory, and clinical training – rather than credit hours.

1 clock hour = 50-60 minutes of supervised instruction.

At Galen, the Practical/Vocational Nursing diploma programs are considered clock hour programs.

#### Is Federal Student Aid Available for Clock Hour Programs?

Yes! Galen College of Nursing is approved to award federal aid to students enrolled in clock hour programs, provided they meet all eligibility requirements to receive Federal Student Aid, which includes:

- Pell Grant
- Federal Direct Loans
- PLUS loans (for parents of dependent students)

### **How is a Clock Hour Program Organized?**

Galen's clock hour programs include two academic years, and each academic year contains two payment periods. The entire program consists of 1,440 clock hours.

- First academic year = 900 hours
  - o Payment Period 1: hours 1 to 450
  - o Payment Period 2: hours 451 to 900
- Second academic year = 540 hours
  - o Payment Period 1 includes hours 901 to 1170
  - Payment Period 2 includes hours 1171 to 1440

To complete a payment period, a student must complete the required number of clock hours and attend at least the minimum weeks of instruction assigned to the payment period.



FAQ



### How are Tuition and Financial Aid Applied in a Clock Hour Program?

**Tuition** – A prorated portion of the total program tuition is charged each payment period, according to the number of clock hours in the payment period.

Tuition for Payment Period =	Clock Hours in Payment Period x Total Tuition
	Clock Hours in Program

**Financial Aid** – Federal loans and grants are disbursed at the beginning of each payment period, once a student begins to attend their scheduled classes.

**Example**: Assume you qualify for a \$3,000 Pell Grant and a \$9,500 Direct Loan for the first academic year.

- After you start attending the first payment period, the school will receive half of your Pell Grant (\$3,000) and half of your Direct Loan (\$9,500), minus the loan fee charged by the lender.
- After you start attending the second payment period, the school will receive the second half of each award.

**Note:** Even though each award is paid in full at the beginning of the payment period, you must *earn* the awards by attending courses throughout the payment period.

 You will earn 1% of federal student aid for every 1% of the payment period you complete until you complete more than 60% of the payment period. At that point, you will have earned 100% of your federal aid disbursements for the payment period.

### **Are Courses also Assigned by Payment Period?**

No. Courses in clock hour programs are scheduled into academic quarters that overlap the payment period dates. **This means**:

 Course start and end dates are not the same as payment period start and end dates. You will complete each payment period during a set of courses rather than at the end of those courses.

**Example:** If courses in the first quarter count for 360 clock hours, and courses in the second academic quarter count for 325 clock hours, you will complete the first payment period (450 hours) after you complete the first quarter (360 clock hours) and 90 hours in the second quarter (since 360+90 = 450 clock hours).



FAQ



# What if I Complete the Minimum Weeks of Instruction Before I Complete the Required Clock Hours?

Since you need to complete both the minimum weeks of instruction and the required clock hours to complete the payment period, your payment period will be extended in one-week increments until you complete the required clock hours.

**Example:** After 15 weeks of instruction in the first payment period you have only completed 430 clock hours. Your payment period will be extended by one week.

After that additional week, if you have completed the remaining 20 clock hours assigned to the payment period, you will advance to the next payment period.

If not, your payment period will be extended one week at a time until you complete 450 hours.

## How Can I Determine How Many Clock Hours I've Completed for the Current Payment Period?

You can monitor your clock hour progress for each course on the Student Tools app at https://stutools.galencollege.edu.

Details about progress in each payment period are tracked internally. The best way to ensure you complete each payment period timely is by actively participating in all classroom, lab, and clinical sessions and activities.

If you need to know how many clock hours you have earned in a payment period, please reach out to your Student Financial Services (SFS) Specialist.

### What If I Fail a Course and Need to Take it Again?

If you fail a course, you retake and pass it before you can take any other courses. Since you do not successfully complete clock hours for a failed course, the payment period will be extended to accommodate the failed course.

You will be billed for each course you repeat, but you will not progress to the next payment period or receive additional disbursements of federal financial aid awards until you successfully complete the clock hours required in the payment period.



FAQ



### What If I Withdraw Before Completing the Program?

If you withdraw or stop attending, the school will determine whether (for the current payment period):

- You qualify for a tuition adjustment, based on the policy outlined in the Student Catalog
- o You have *earned* the full amount of federal student aid awards.

Based on these determinations, the school may:

- Adjust tuition charges
- o Return unearned federal student aid awards to the Department of Education

Once these adjustments are made, you will be responsible for paying the balance on your account. In addition, if you received a refund based on excess financial aid but did not earn enough financial aid to warrant the refund, you may owe some or all of your refund to the Department of Education.

#### What is a Refund?

After tuition and fees are charged and financial aid awards are disbursed, any aid that remains in excess of tuition and fees is refunded to the student within 14 days to be used for other educational expenses such living expenses, transportation, supplies, etc.

## What if I Have Attendance in the Payment Period but Financial Aid Has Not Disbursed?

If your Federal Student Aid awards are not disbursed before the end of the first week of the payment period, and you have attended courses in the payment period, please contact your Student Financial Services (SFS) Specialist to determine what might be preventing disbursement.

# What Can I Do to Ensure I Progress to the Next Payment Period and my Federal Aid Awards Disburse Timely?

- o Complete and submit all required financial aid documents
- Attend consistently missing hours can delay your progress

