## **CCCTC Emergency CARES Act**

In response to COVID-19, the federal government has introduced a new law, the Coronavirus Aid, Relief, and Economic Security Act. Also known as the CARES Act, this law provides some relief to student borrowers.

## **Student Loan Payment Pause**

One of the main features of the CARES Act is a 6-month automatic suspension of principal and interest payments on certain federal student loans. This automatic payment pause ends on September 30, 2020.

Your Federal Direct student loans are eligible; you don't have to make any principal or interest payments until September 30, 2020.

You don't need to apply for the student loan payment pause benefit. The payment pause and interest waiver is automatically applied to your loan. However, don't just take this for granted. It is always a good idea to log in to your account to confirm that your federal student loans are not accruing any interest.

## Crawford County Career & Technical Center (CCCTC) Emergency CARES Grant

The CCCTC Emergency CARES Grant is provided by the U.S. Government to support students that have been negatively impacted by the Covid-19 pandemic. This funding is available through the Higher Education Emergency Relief Fund authorized by the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

These emergency grants will assist students experiencing financial hardships with expenses related to the disruption of campus operations, including, but not limited to:

- · Technology related needs, such as upgraded computers and upgraded internet service
- The purchase of course materials
- · Assistance with the purchase of food
- · Needs related to housing/rent/utilities
- Assistance with health care and/or child care expenses

A student must meet all criteria listed to qualify:

- A student who is currently enrolled in CCCTC's PN certificate program on or after May 5, 2020.
- A student who is or could be eligible to participate in programs under Section 484 in Title IV of the Higher Education Act of 1965, as amended (HEA), may receive emergency financial aid grants. If a student has filed a Free Application for Federal Student Aid (FAFSA), then the student has demonstrated eligibility to participate in programs under Section 484 of the HEA. Students who have not filed a FAFSA but who are eligible to file a FAFSA also may receive emergency financial aid grants. (All current CCCTC students are eligible)
- A student who has been adversely impacted by the Covid-19 pandemic and has an emergency need.
- Must be a US citizen or must meet the definition of an eligible non-citizen based on federal financial aid requirements.
- The funds must be used to cover expenses related to the disruption of campus operations due to the coronavirus that have impacted a student's educational experience, including the allowable expenses listed above.

**CCCTC Determination:** CCCTC recognizes that all students attending the Practical Nursing Course during the Covid-19 pandemic are experiencing financial hardship with expenses related to the disruption of campus operations as listed above. CCCTC has determined that the grant funds will be divided equally among the students enrolled in the program as of May 5, 2020.