FLORIDA

1.844.NPTI FIT
www.nptiflorida.edu

Financial Assistance Information

Orlando Campus

3451 Technological Ave Suite 3 - Orlando FL, 32817

Tampa Campus

5820 W Cypress St. Suite D - Tampa, FL 33607

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The following is an overview of all the financial assistance programs offered and administered by National Personal Training Institute FLORIDA Orlando and Tampa.

Questions related to the federal financial aid program, also known as Title IV, may be directed to the Financial Aid Department, by one of the following methods:

USPS Mail:
National Personal Training Institute Orlando
3451 Technological Ave Suite 3 - Orlando, FL 32817

By Phone: 1 – 844 – NPTI FIT or 407-772-0057 / By Fax: 407-772-0054

By EMail: financialaid@nptifl.com

Inquiries about the Veterans Affairs may be directed to Patty Sherman, patty@nptifl.com.

All other questions about NPTIF Orlando's program/curriculum may be communicated to Pat Sherman (407-772-0057 or pat@nptifl.com).

NPTI FLORIDA participates in the following financial aid programs:

- Federal Financial Aid – Pell Grants
- Federal Financial Aid – Subsidized Student Loans
- Federal Financial Aid – Unsubsidized Student Loans
- Veterans Affairs Tuition Assistance programs

Federal Financial Aid – Pell Grants

Federal Pell Grants are for undergraduates with financial need who have not earned a bachelor's or professional degree by July 1 of the new Department of Education award year (July 1, 2026 – June 30, 2027) . Students can receive Pell Grants for no more than 12 semesters or the equivalent (approximately 6 years) . The maximum Pell Grant that may be awarded during the award year July 1, 2026 – June 30, 2027 for a 600hour program is $4,930 prorated. (A $7,395 maximum Pell award is based on a 900 hour academic year) . All Pell Grant awards are derived from the financial aid reports generated by the financial information provided by students on the FAFSA application. Pell grants do not have to be repaid.

Federal Financial Aid – Subsidized Student Loan

Federal Direct Loans must be repaid with interest. Eligibility for subsidized loans are need-based and available to student who are enrolled at least ½ time at an eligible institution and have not exceeded their subsidized limits. Subsidized loans are for undergraduate students only and the U.S. Department of Education pays the interest accrued while the borrower is in school and during grace and deferment periods. The interest rate for award year 2026-27 is 6.52%.

Federal Financial Aid – Subsidized Student Loan (continued)

The maximum Subsidized Direct Loan for the award year 2026 -2027 for a 600hour program is $2,333 prorated for both dependent and independent students. (The maximum subsidized loan based on a 900-hour academic year is $3,500) .

Aggregate Loan limits for Subsidized Student Loans = total lifetime borrowing limit of $23,000. Subsidized usage limit is below 0.80 as is 150% of our published program length.

Federal Financial Aid – Unsubsidized Student Loan

Federal Direct Loans must be repaid with interest. Eligibility for unsubsidized loans are not need-based and available to student who are enrolled at least ½ time at an eligible institution. Unsubsidized loans are for undergraduate and graduate students and the borrower is responsible for all interest accrued on the loan. The interest rate for award year 2026-20257is 6.52% for undergraduate.

The maximum Unsubsidized Direct Loan for the award year 2026-2027 for a 600hour program for a student whose status on their financial aid application is listed as **"dependent"** is $1,333 prorated (Maximum subsidized loan based on a 900F hour academic year = $2,000) .

The maximum Unsubsidized Direct Loan for the award year for a 600F hour program for an Independent student is $4,000 prorated for a student whose status on their financial aid application is listed as **"independent"**. (Maximum subsidized loan based on a 900F hour academic year = $6,000) .

Aggregate Loan Limits

Dependent Students
Aggregate loan limits for both subsidized and unsubsidized student loans = total lifetime borrowing limit $31,000, with a maximum of $23,000 in subsidized loans.

Independent Students
Aggregate loan limits for both subsidized and unsubsidized student loans = total lifetime borrowing limit $57,500, with a maximum of $23,000 in subsidized loans.

Note: National Personal Training Institute – Orlando does **not** participate in the following financial aid programs: Federal Work Study (FWS) , Federal Supplemental Educational Opportunity Grant (FSEOG) , Teacher Education Assistance for College and Higher Education (TEACH) Grant, Iraq and Afghanistan Service Grant, and Federal Perkins Loans.

Criteria for Determining Federal Financial Aid Eligibility

The following is a portion reprinted from the Federal Student Aid website. For more details please refer to the website link:
https://studentaid.gov/understand-aid/eligibility/requirements

Demonstrate financial need (for most programs) ;
Be a U.S. citizen or an eligible noncitizen*;*

Criteria for Determining Federal Financial Aid Eligibility (continued)

- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- Be registered with Selective Service if you're a male (you must register between the ages of 18 and 25);
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- Be enrolled at least half-time to be eligible for Direct Loan Program funds;
- Maintain satisfactory academic progress in college or career school;
- Sign statements on the *Free Application for Federal Student Aid* (FAFSA) stating that: (1) you are not in default on a federal student loan and do not owe money on a federal student grant and (2) you will use federal student aid only for educational purposes
- Show you're qualified to obtain a college or career school education by: (1) having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate or (2) completing a high school education in a homeschool setting approved under state law.

How to Apply for Federal Financial Aid

Students can apply for financial aid by filling out the FAFSA (Free Application for Federal Student Aid) online application, which can be found at **https://studentaid.gov/h/apply-for-aid/fasfa.** Follow the online instructions for obtaining an FSA ID number if you have not already applied for one in the recent past. Students will be asked to provide their own financial information and that of their parents. (if applicable) The Dept. of Education FAFSA application now has the DRT (data retrieval tool) , which is linked to the IRS website. Students are encouraged to use the DRT whenever possible in order to facilitate the processing of their financial aid report. Student can also download the My Student Aid app onto any smart device.

National Personal Training Institute Federal School Code ID --- 04250500

Please use this school code on the FAFSA when you are required to list the schools where you would like your financial aid report sent.

Students may have their financial aid information sent to the school at any time.

Approximately 48 business hours after submitting the FAFSA application the student will receive an SAR (Student Aid Report) from the Department of Education, which will give a summary of the information submitted along with an estimate of the aid for which the student may be eligible. Please note that SAR reports only give estimates based on a 900-hour academic school year. All financial aid awarded by NPTI-is prorated for a 600-hour academic school year.

If the student's application is selected for verification or the financial aid department finds other discrepancies with the student's ISIR report, the student will be notified in writing by e-mail that some corrections or clarifications are needed. It is the responsibility of the student to make the necessary corrections to their FAFSA online or provide the additional information requested by the financial aid department before the process can move forward and before any financial aid can be awarded.

Process for Awarding Aid

Once the student's application has been verified and their financial aid eligibility has been established, the financial aid director will prepare an award letter. Financial aid is awarded based on a combination of the student's SAI (student aid index) versus the COA (cost of attendance) to establish what type of financial need the student has. The COA is based on whether a student is considered to be "Independent" or "Dependent" (in the care of his/her parents) and the length of the program. The COA budgetary numbers are derived from a survey of NPTI's student body and the average cost of housing, personal expenses and transportation costs for the Orlando metropolitan area.

The student (and their parent if applicable) will be notified of their award letter and an appointment will be set up to go over the student aid being offered. An award letter will be presented and explained in detail to the student. The student must choose which amounts that he/she wishes to accept for financial aid. A student is not required to accept all of the aid offered. The student will be asked to sign off on each item of student aid offered and accepted.

Entrance Counseling and Completing the Master Promissory Note

If part of the student loan package consists of direct subsidized and/or unsubsidized loans, the student will be provided with additional information. They will need to visit the website **https://studentaid.gov/entrance-counseling** and complete the entrance counseling and then the master promissory note. When both of those items are completed, the student will notify the financial aid office at the school so that the financial aid process can continue.

Exit Counseling

Exit counseling is required and should be completed within 30 days before the student's last day of attendance. Exit counseling may be done at the school with a financial aid officer, online at the same website: **http://www.studentaid.gov/exit-counseling/** or by completing the exit counseling brochure, which can be provided to the student by someone in the financial aid department of the school.
Students must provide a current mailing address, email address, telephone number and the name and telephone number of a related parent or sibling prior to graduation.

Loan Repayment, Deferment and Forbearance

Student loans have a 6month grace period before payments are expected to begin. This grace period applies to any time a student leaves the school due to either graduating from the program, by leaving the school (either withdrawal or termination) or by dropping below ½ time. Repayment schedules and information on deferment and forbearance can be found at **http://www.studentloans.gov/manage-loans/repayment/plans/standard**

If a student wishes for their current loans to go into deferment while they are enrolled at NPTI, the student should contact their loan servicer and notify them of their reenrollment in an eligible institution.

The loan servicer will send documents to NPTI to ask for verification that the student is indeed enrolled in our program and for what length of time. The Financial Aid Director will fill these papers out and return them to the student. It is the student's responsibility to send those deferment forms to their loan servicer.

The National Student Loan Data System

The National Student Loan Data System (NSLDS) is operated by the Dept. of Education for the purpose of tracking all student loan data. This data is provided by the schools where students are currently enrolled as well as loan servicers. Students, upon acceptance of student loans, will be added to the NSLDS monitoring list by the financial aid department of the school. Students who wish to access go to www.nslds.gov to access their account information.

Distribution of Aid to Students

National Personal Training Institute is a 600 clock hour program and as such is eligible to receive financial aid disbursements in 2 installments; the first installment during 0 – 300 hours of student attendance and the second installment when the student completes his/her 301st hour of attendance and is demonstrating satisfactory academic progress (SAP). Satisfactory academic progress is defined as a student maintaining a 90% attendance rate and a minimum GPA of 2.0.

Further details about SAP can be obtained on pages 28 of NPTI Orlando's school catalog. Please refer to page 22 of NPTI's school catalog for details on restablishing SAP if a student has been placed on either academic or attendance probation.

Pell Grants are issued after the first day of class provided the student has signed in to class on the attendance sheet as an active student. Loans have a mandatory waiting period of 30 days for the first installment. Grants and loans will be credited to the students account first to cover the cost of tuition and fees during that first payment period. Any credit balance remaining will be disbursed to the student within 14 days via check from the school to the student or the person responsible for securing the loan (i.e. parents in regards to Parent PLUS loans). In the event that a student withdraws, is terminated or falls below ½ time enrollment, all further grant and loan requests will be cancelled.

Borrower's Rights and Responsibilities

Student borrower of federal funds has the right to:

- Written information on your loan obligations and information on your rights and responsibilities as a borrower.
- A grace period and an explanation of what this means.
- A disclosure statement, received before you begin to repay your loan, that includes information about interest rates, fees, the balance you owe, and the number of payments.
- Deferment of repayment for certain defined periods, if you qualify and if you request it.
- Forbearance, if you qualify and if you request it.
- Prepayment of your loan in whole or in part any time without an early repayment penalty.
- A copy of your promissory note before or at the time your loan is disbursed.
- If they are in a grace period or repayment period, there will be notification no later than 45 days after a lender assigns, sells or transfers your loan to another lender.
- Documentation that your loan(s) are paid in full.

Student borrower of federal funds has the responsibility to:

- Complete entrance counseling prior to signing up for the master promissory note.
- Complete exit counseling before you leave school or enroll less than half time.
- Repay your loan even if you do not complete your academic program, you are dissatisfied with the education you received, or you are unable to find employment after you graduate.
- Notify your school and the Lender/Loan Servicing Center if you move/change your address, plan to withdrawal from school or drop below ½ time, transfer to another school, fail to enroll or re-enroll for the period in which the loan was intended or change your expected date of graduation.
- Make monthly payments on your loan(s) after you leave school, unless you have a deferment or a forbearance.
- Notify the Lender/Loan Servicing Center of anything that might alter your eligibility for an existing deferment.

Student Loan Default – The following is a portion of the information as it is presented on the Federal Financial Aid website. Please refer to the following information on the Dept. of Education's Student Aid information website for additional details.

https://studentaid.ed.gov/manage-loans/default

The consequences of default can be severe:

- The entire unpaid balance of your loan and any interest is immediately due and payable.
- You lose eligibility for deferment**,** forbearance, and repayment plans.
- You lose eligibility for additional federal student aid.
- Your loan account is assigned to a collection agency.
- The loan will be reported as delinquent to credit bureaus, damaging your credit rating. This will affect your ability to buy a car or house or to get a credit card.
- Your federal and state taxes may be withheld through a tax offset. This means that the Internal
- Revenue Service can take your federal and state tax refund to collect any of your defaulted student loan debt.
- Your student loan debt will increase because of the late fees, additional interest, court costs, collection fees, attorney's fees, and any other costs associated with the collection process.
- Your employer (at the request of the federal government) can withhold money from your pay and send the money to the government. This process is called wage garnishment.
- The loan holder can take legal action against you, and you may not be able to purchase or sell assets such as real estate.
- Federal employees face the possibility of having 15% of their disposable pay offset by their employer toward repayment of their loan through Federal Salary Offset.
- It will take years to reestablish your credit and recover from default.

Other Financial Arrangements

NPTI also makes available a **no interest payment plan** whereby the balance of any unpaid tuition is spread out over the length of the program in which the student is enrolled.

United States Department of Veterans Affairs Programs

NPTIF FLORIDA is approved to participate in the veteran's educational and rehabilitation programs. We accept funding from thefollowing:

- Chapter 33 --- Post9/11
- Chapter 31 --- Vocational Rehabilitation
- Chapter 35 --- Survivors' and Dependents Education Assistance
- Chapter 30 --- Montgomery GI-Bill/Active Duty Educational Assistance
- Chapter 1606 --- Montgomery GI-Bill/Selected Reserve Educational Assistance
- Chapter 1607 --- Montgomery GI-Bill/Selected Reserve Educational Assistance

Students enrolled in the four-and-a-half month classes are considered to be full-time students.

Veterans who are considered to be enrolled in NPTI's certified personal training program and are receiving a monthly base housing allowance stipend must maintain a 90% attendance rate for the month prior to the issuance of the housing allowance check. Students will be given 30 days to amend their attendance. Any student who falls below the required attendance rate and does not make up those hours will be reported to the Veterans Administration through the VAF ONCE system and their benefits will be adjusted accordingly until their attendance has been brought back up to the required level. During the enrollment contract process, a detailed document explaining the additional requirements is given to any student who has been approved for veteran's benefits and a signed copy is kept in their registration file.

Veterans Affairs Contact Information

Veterans can find out more about their program eligibility by contacting Patty Sherman at 407-772-0057, or at patty@nptifl.com.

Veterans may also contact the Veteran's Administration directly:

Post 9/11, Montgomery GI Bill, and Tuition Assistance: 1-888-442-4551

Website: **http://benefits.va.gov/gibill**

Note: NPTIF FLORIDA does not offer scholarships, inF house grants, or tuition discounts.