

**Tool Policy and  
Purchasing Procedures**  
for the  
**Construction Program**  
**2022–2023**



## Introduction

This booklet is intended to inform students of their options and of the procedures in purchasing required tools for the Construction program in the Career and Technical Education Division.

*Tool sets purchased using student aid funds (federal, state, college grants, or federal or private loans) do not become the property of the student until the student fulfills all conditions relating to eligibility for the semesters for which the aid is awarded. All tool sets purchased with student aid funding must remain in the program area of study until after the semester in which the tools were purchased. The tool set will not be released until aid for the semester is finalized (after final grades) and the student has satisfied all financial obligations to the college.*

## Required Tools Policy

Students at Western Iowa Tech enrolled in courses in the program listed below must have the **required tool set** to be eligible to participate in the classroom lab activities of the Construction program.

Students must indicate how they will purchase their tools before classes begin by completing the Tool Purchase Agreement Form. **A student without the required tools will not be allowed to participate in the program's lab activities and will not earn credit during the semester, resulting in failure of the course.**

*If you have questions, you may contact the program's instructor.*

### Construction

Bob Wilcke

712-274-8733, Ext. 1473

bob.wilcke@witcc.edu

*If you are unable to reach a program instructor, you may also call:*

Kevin Woockman

712-274-8733, Ext. 3270

kevin.woockman@witcc.edu

*You may call Western Iowa Tech Community College toll free at 1-800-352-4649.*

# **Purchasing Required Tools Through the College using Financial Aid**

This process is for the student who has enough money in his/her WITCC account or enough financial aid available to cover the cost of tuition, fees, books, and the required tool set. By purchasing tools through the College you will not be charged the 7% sales tax.

## **Step 1: Choose a Vendor**

Choose a vendor and get a complete price list for each individual tool. Purchasing tools through the College will eliminate the payment of sales tax.

## **Step 2: Provide Tool List to Student Accounts Representative**

Provide the completed vendor tool list with prices listed for each individual tool to a representative at the Student Accounts window (in the Dr. Robert H. Kiser Building). Exclude sales tax.

## **Step 3: Tool Set Received at WITCC**

The WITCC Shipping & Receiving Department (in the lower level of the Dr. Robert H. Kiser Building) will notify the student upon receipt of the tool set. The student is responsible for:

- A. Viewing the tool set to be sure tool order is complete and accurate according to packing slip.
- B. Signing packing slip.
- C. Taking packing slip to a Student Accounts Representative located in office #A300 Enrollment Services.

All tool sets ordered locally, in which the student picked up his/her own tools, must be checked in at the WITCC Shipping & Receiving Department. Packing slips signed by the student must then be taken to a Student Accounts Representative to ensure payment to the vendor.

# Financing Options for Required Tools

## **OPTION 1 – Purchase on Your Own**

You can purchase your tools using your own resources, with assistance from family members, or a personal loan from your bank. Tools are great gifts for graduation and birthdays. This option would be a direct transaction between you and the vendors. The College is not involved. This is the recommended option.

## **OPTION 2 – Using Financial Aid**

If you have sufficient financial aid, through a combination of grants and/or loans, to cover your tuition, fees, books, and your tool cost, you can purchase your tools through the College, as explained on the previous page.

This option **requires that you have all of your financial aid finalized prior to receiving your tools.** Stafford Loans, taken by the student or a parent (PLUS loan), are not finalized until the loan request has been guaranteed and the Master Promissory Note is complete and on file with the lender.

If you are planning to use a student or parent loan to purchase your tools, be aware that **loan applications can take up to six (6) weeks to be finalized.** PLUS loans are subject to a credit check by the lender.

**Apply as soon as you can. Loan applications received after August 1 will likely not be processed by the time you need your tools due to the volume of applications received at that time.**

Finalized loans will be considered as credit until disbursement of the funds occurs. Student loans will not be disbursed until at least 30 days after the start of the semester. Your loans will not be disbursed if you fail to remain eligible for the loans. If your loans are not disbursed, you are still obligated to pay for the tools you receive. Approved PLUS loans are not governed by the 30-day disbursement rule and will be disbursed near the beginning of the semester or shortly after approval.

## **OPTION 3 – Using a Third-Party Lender**

You may wish or need to borrow through a third-party lender. A credit check will likely be performed by the lender. These are private loans and are not part of the U.S. Department of Education's loan program. These loans require a specific loan application. Check with your bank, the vendor, or other lenders to find the lowest cost of financing. Ask each to provide the total amount you will pay based on interest rate and length of the payment period. If loan proceeds are sent to the school, you can purchase your tools through the school as described above.

Third-party loans are not governed by the 30-day disbursement rule and will be disbursed near the beginning of the semester or shortly after approval.

**Tool sets purchased using student aid funds (federal, state grants, or federal or private loans) do not become the property of the student until the student fulfills all conditions relating to eligibility for the semesters for which the aid is awarded. All tool sets purchased with student aid funding must remain in the program area of study until after the semester. The tool set will not be released until aid for the semester is finalized (after final grades) and the student has satisfied all financial obligations to the college.**



# Western Iowa Tech Community College Required Tools Purchase Agreement

Tool sets purchased using student aid funds (federal, state, grants or federal or private loans) do not become the property of the student until the student fulfills all conditions relating to eligibility for the semesters for which the aid is awarded. All tool sets purchased with student aid funding must remain in the program area of study until after the semester. The tool set will not be released until aid for the semester is finalized (after final grades) and the student has satisfied all financial obligations to the college.

Please complete the following form and return it to:

**Western Iowa Tech Community College**

**Attn: Kevin Woockman**

**Corporate College**

**P.O. Box 5199**

**Sioux City, Iowa 51102-5199**

Student's Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

## Construction

**Check your purchase option, financing choice, and provide the vendor name.**

- I will purchase my tools on my own.
- I will purchase my tools from the College through another vendor.

**If purchasing through the College, I will:**

- Pay with cash, check, or credit card.
- Use Financial Aid (financial aid must be approved before selecting this option).
- Arrange my own financing.

**I am purchasing my tools from:** \_\_\_\_\_

\_\_\_\_\_  
Student's Signature

\_\_\_\_\_  
Date

### Internal Use Only:

*Distribute copies to: Student, Division Chair, Student Accounts, Financial Aid (if this payment option is selected).*