

# Chapter 5 - Student Services

## AP 5130 Financial Aid

### References:

Education Code Section 76300; Title 5 Sections 58600 et seq.; 20 U.S. Code Sections 1070 et seq.; 34 Code of Federal Regulations Part 668; U.S. Department of Education regulations on the Integrity of Federal Student Financial Aid Programs under Title IV of the Higher Education Act of 1965, as amended

Financial aid is available to eligible students through grants, scholarships, loans, and part-time employment from federal and state government sources. Depending on eligibility, recipients may receive more than one category of assistance. Available federal and state aid programs include:

#### Federal

Federal Pell Grants  
Federal Work Study  
Federal Supplemental Educational Opportunity Grant  
Federal Direct Loan Programs  
Bureau of Indian Affairs

#### State

Cal Grant Programs  
California College Promise Grant (CCPG)

### Student Eligibility

For federal aid, students must meet several requirements. Common requirements for federal (and many other) programs are:

- Completion of a high school diploma, a GED, or high school education in a home school setting approved under the state law.
- Demonstrated financial need as determined from financial aid application materials. (Note: Some scholarship programs do not require demonstrated financial need.)
- Declaration of an academic program (degree or certificate).
- U.S. Citizen or eligible U. S. non-citizen status.
- Registered with the U.S. selective service (for male students who are between the ages of 18 and 25).
- Maintain satisfactory academic progress.
- Not owe an overpayment on a federal grant.
- Not be in default on any federal loan.

Some students are eligible for state aid only. To qualify for state aid, common requirements are:

- Completion of a high school diploma, a GED, or high school education in a home school setting approved under the state law.
- Designation as qualifying under AB 540.
- Declaration of an academic program (degree or certificate).
- Registered with the U.S. Selective Service (for male students who are between the ages of 18 and 25).
- Maintain satisfactory academic progress.
- Not owe a refund on a state grant.
- Not be in default of any state educational loan.

### Application Process

Depending on the student's situation, they may apply for financial aid by completing either the Free Application for Federal Student Aid (FAFSA), California Dream Application, or the California College Promise Grant (CCPG) Application. Additional documents may be required to be submitted. Students enrolling in a baccalaureate degree program must fill out a Free Application for Federal Student Aid or a California Dream Act Application in order to be considered for the California College Promise Grant (CCPG).

### Deadlines

The Financial Aid Department establishes deadlines and priority considerations for funding based on annual allocations from federal and state aid programs. These deadlines and priorities are posted on the financial aid web page and are subject to change based on federal and state directives.

### Payment Procedures

The Financial Aid Department determines the disbursement schedule based on the College's academic calendar. The disbursement schedule is posted in the award section of the financial aid student portal and varies according to the particular aid program (Pell grant, loans, Federal Supplemental Educational Opportunity Grants, Cal Grants). Earnings from the Federal Work Study Program are paid out to students through monthly payroll as the hours are earned.

### Accounting of Funds

In compliance with the Separation of Duties clause from Federal Title IV regulations, the College ensures internal checks and balances by separating functions of financial aid payment authorization and disbursement delivery. The Financial Aid Department is responsible for financial aid payment authorization, while the department of Fiscal Services is responsible for the delivery of financial aid disbursement to students. This division is to ensure that no single person or office exercises both functions of administering federal and/or state student aid funds.

### Overpayment/Return of Title IV Funds

The Financial Aid Department has the responsibility to determine the amount of federal

financial aid a student has earned in accordance with federal law. Recipients of federal programs are subject to Overpayment and Return of Title IV funds requirements.

### Overpayment

Students who receive federal financial aid and are subsequently deemed ineligible (or deemed to have reduced eligibility) are required to return to the Department of Education the amount of financial aid received above the subsequent eligibility amount. This requirement is in effect regardless of the method by which the overpayment was processed.

### Return of Title IV Funds (R2T4)

Students who receive federal financial aid and do not attend any registered classes are required to repay all of the funds they have received. Students who withdraw from all classes prior to completing more than 60% of the semester will have their financial aid eligibility recalculated based on the percentage of the semester completed and will be required to repay any unearned financial aid they have received.

For the purpose of R2T4 determination, the student's withdrawal date is:

- the date the student officially notified the Admissions & Records Office of his/her intent to withdraw; OR
- the midpoint of the semester for a student who leaves without notifying the College; OR
- the student's last date of attendance at a documented academically-related activity; OR
- the date posted by the instructor indicating the last day of attendance.

### Fraudulent Documents

Submission of fraudulent documents is a violation of the Standards of Student Conduct and as such, subject to disciplinary action. Students will be informed that withdrawing fraudulent documents is not a pardon from disciplinary action. In addition, students who are found to have submitted fraudulent documents will have to repay any funds received back to the Department of Education. Any student submitting a fraudulent document will be referred for disciplinary action.

### Satisfactory Academic Progress

Federal and State financial aid regulations require that institutions establish Satisfactory Academic Progress (SAP) standards for students applying for and receiving federal and state aid. These regulations require that the Financial Aid Department review all periods of a student's enrollment history, regardless of whether financial aid was received, to determine if a student is making satisfactory academic progress towards an educational objective. A student's progress is evaluated at the end of the Fall, Spring, and Summer terms by the standards outlined below. All periods of enrollment are evaluated regardless of whether or not financial aid was received. Any official academic transcripts from other accredited colleges that have been evaluated by Mt. SAC will be utilized in the review of satisfactory academic progress. The Financial Aid Department makes every effort to ensure that all SAP processes are accurate. Students who believe their SAP status has been determined in error should contact the Financial Aid Department immediately to discuss their situation and to determine if

an error has been made.

SAP standards apply to all students who apply for and receive financial aid from the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study
- Federal Direct Loan
- Bureau of Indian Affairs
- Cal Grant B and C

There are separate guidelines pertaining to the loss of eligibility for the California College Promise Grant (CCPG).

The three (3) SAP standards are:

1. Qualitative  
All students must have a Cumulative Grade Point Average (GPA) of 2.0 or better.
2. Quantitative  
Students must have completed at least 67% of their cumulative units attempted in order to demonstrate progress toward their goals.
3. Maximum Units/Time Frame (150%)  
Maximum Time Length (also commonly known as “Pace of Progression”) refers to an upper limit of terms and years in which students may receive federal aid ensuring that students make progress toward reaching their goals in a timely manner. Students must also complete their educational objective (graduation, transfer, and/or certificate) in a timely manner (equivalent to 90 attempted units for an Associate degree or transfer). This includes all units attempted at the College. A student can only receive financial assistance for a maximum of 150% of the published length of the program. All units attempted, including prior units, regardless if required for the major or are for personal enrichment, will count toward the 150% allowable total; prior units accepted by the College will count toward the total units completed. All recipients of federal aid are required to have on file an approved educational plan (commonly known as Mountie Academic Plan [MAP]) which the student follows for every term of enrollment. A change in the student’s educational objective will not start a new maximum time frame. Courses in which a student receives a “W” are also included in the 150% allowable total. Financial assistance may be awarded to cover the cost of repeated courses (courses previously taken to improve a grade). However, all units from every course attempt are calculated in the student’s SAP status.

Exceptions to the calculation of units for the maximum units/time frame (150% limit) are:

- Up to 30 units of remedial basic skills courses and all English as a Second Language (ESL) courses.
- Military credits.
- High Unit Majors: If a student has been accepted into a program of study with a time

frame longer than average college programs, the student may be eligible for financial assistance beyond the 90-unit maximum.

### Grade Change After SAP Determination

It is the student's responsibility to notify the Financial Aid Department of any official grade changes including removal of an Incomplete grade (I) that would affect the student's satisfactory academic progress status. Any grade changes received after the initial semester calculation will be included in the following semester's SAP calculation.

### Course Repetition

Students are not permitted to receive financial aid for repeating courses, except as follows:

- Course deemed as repeatable by the academic department as described in the College Catalog Or
- If a "D" or "F" was received and repetition is needed to remove a grade point deficiency (up to a maximum of 12 units).

### Academic Renewal

The College has an Academic Renewal Policy (see BP/AP 4240) through which a student may apply to have credits attempted and grades earned in previous semesters excluded from the calculation of the student's GPA. However, the Federal Student Aid program regulations make no provisions for academic renewal, thus the Financial Aid Department must include all courses in evaluating a student's SAP status for financial aid purposes.

### Other College Units

All transfer units accepted will be used in determining financial aid eligibility. Students wishing to receive credit for courses taken at other colleges must submit official transcripts from each college to the Admissions & Records Office. Degree applicable units included in units attempted and earned will be used in the calculation of Maximum Units/Time Frame allowed.

### Notification of Satisfactory Academic Progress for Financial Aid Purposes

The Financial Aid Department sends e-mail notifications at the end of Fall, Spring, and Summer terms after grades are evaluated to students regarding their Academic Progress status. It is the student's responsibility to stay informed about his/her SAP status and take action to appeal, if applicable.

The three satisfactory academic progress statuses are:

1. Satisfactory  
Student is making academic progress and meets all three SAP standards. Student is eligible to receive financial aid in the subsequent term.
2. Warning  
Student is not making academic progress for the first time. S/he did not meet at least one of the three SAP standards. Student is eligible to receive financial aid for subsequent term,

but will need to make academic progress to avoid disqualification.

### 3. Disqualification

A student continues to not meet SAP standards after being on Warning or continued Disqualification. Student is not eligible to receive financial aid in subsequent term.

### Reinstatement of Financial Aid

Students can regain SAP and have financial aid reinstated once they meet all three standards. However, students may not be paid retroactively for periods in which they failed to maintain satisfactory progress.

### Satisfactory Academic Progress Appeal

Students placed on disqualification status who have extenuating circumstances may appeal their SAP status. Such extenuating circumstances shall be those acute medical, family, or other personal problems which render normal academic progress very difficult. Such circumstances must be substantiated in writing with supporting documentation.

The Board of Appeals Committee is the designated authority to review and determine SAP appeals. The Committee reviews and makes decision on each student's appeal request. Only one SAP appeal may be submitted each term unless additional substantiated documentation becomes available.

### Approved Appeal Status

Students who are approved based on a submitted appeal are automatically eligible for financial aid for the term in which the SAP appeal was approved. Financial aid will be paid out only for the courses on the student's MAP, also commonly referred to as the educational plan. If there are any changes to the student's MAP, it is the student's responsibility to submit an updated copy to the Financial Aid Department immediately. Financial aid is only disbursed for the term in which the appeal is approved. No retroactive financial aid disbursements will be made.

Once the appeal is approved, the student must meet all standards each semester (2.0 semester GPA and completion of all semester coursework) for continued eligibility. Each student must also follow the submitted MAP. Any change to the student's academic goal will require the student to update his/her MAP. Students are limited to one academic program change. Each change will be reviewed and may be denied if it would require a significant extension to the student's time frame.

If a student fails to meet all standards each semester (as an approved appeal student), he/she will become ineligible for further appeals for the remainder of the academic year and will be placed on disqualified status for the upcoming semester. Students disqualified under the maximum units/time frame standard (exceeding the 150% maximum units/time frame), are not eligible to re-appeal if they have been previously approved for an appeal.

### Pending Appeal Status

The Board of Appeals Committee can deem the appeal pending for additional information after its review. Students will be notified of this decision and be given 10 business days to supply additional requirement(s). Students may also be required to meet with a Financial Aid

Specialist. The Committee will review the appeal again when all additional requirement(s) have been submitted. The appeal decision will default to being denied if the student fails to submit additional requirement(s) within the 10 business days.

### Denied Appeal Status

The Board of Appeals Committee may determine that the student's appeal lacked substantiated mitigating circumstance to cause the lack of academic progress. If the appeal is denied, the student is not eligible for federal, most state, and institutional financial aid. Any student whose appeal is denied may regain eligibility the next academic year by bringing their academic record up to the three established SAP standards.

### Loss of Eligibility for the California College Promise Grant (CCPG)

Effective Fall 2016, students eligible for the CCPG may lose eligibility due to poor academic performance. The loss becomes effective at the first registration opportunity after such a determination is made. There are several ways that a student can lose their CCPG eligibility based on academic standards. Students who have completed a minimum of 12 semester units may lose their CCPG eligibility if they have been on academic and/or progress probation for two consecutive primary terms (Fall and Spring).

- Academic Probation  
Students who fall below a 2.0 cumulative GPA (grade point average).
- Progress Probation  
Students who fail to complete at least 50% of the coursework in which they were enrolled.
- Combination of Academic and Progress Probation  
Students who fall below a 2.0 cumulative GPA and fail to complete at least 50% of the coursework in which they were enrolled.

The Financial Aid Department is the authority in determining CCPG eligibility and sends warning notices to students who may potentially lose their CCPG eligibility based on placement on academic or progress probation after their first major term. Students are notified of their CCPG ineligibility no later than 30 days following determination of their academic and progress probation status. The notification also provides students with information about maintaining/regaining eligibility and methods to regain CCPG eligibility, as well as provides information about the available student support services. Dissemination includes, but is not limited to, the student portal, individual student email, text messaging, College web site, College catalog, and schedule of classes.

### Regaining CCPG Eligibility

Students who lose eligibility for the CCPG can have eligibility reinstated by meeting one of the following criteria below:

1. Improving their GPA and/or course completion to meet academic and progress standards;  
or
2. Not enroll at the College for two consecutive primary semesters; or
3. Receive approval from the CCPG appeal.

## CCPG Loss Appeal Process

The College's Board of Appeals Committee is the designated authority to review and determine CCPG Loss appeals.

A student may appeal the loss of a CCPG based on any of the following reasons:

- Extenuating circumstances which are verified cases of accidents, illnesses, changes in the student's economic situation, or other circumstances that rendered normal academic functioning unlikely or impossible. Such circumstances must be verified in writing.
- Evidence that the student was unable to obtain essential student support services. Extenuating circumstances also includes special consideration of the specific factors associated with Veterans, CalWORKs, EOPS, or DSPS student status.
- A student with a disability who applied for, but did not receive, a reasonable accommodation in a timely manner. A verification of disability document from the Disabled Student Programs and Services (DSPS) office must be attached to the appeal form.

Foster Youth are not subject to the loss of the CCPG due to placement on academic or progress probation as per Education Code section 66025.9(c).

## Misrepresentation

The College does not engage in misrepresentation. Misrepresentation is defined as any false, erroneous, or misleading statement that the College, its representatives, or a service provider with which the College has contracted to provide educational programs, marketing, advertising, recruiting, or admissions services, makes directly or indirectly to a student, a prospective student, a member of the public, an accrediting agency, a state agency, or the United States Department of Education.

A misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. If a person to whom the misrepresentation was made could reasonably be expected to rely, or has reasonably relied on, the misrepresentation, the misrepresentation would be substantial. This procedure does not apply to statements by students through social media outlets or by vendors that are not providing covered services, as reflected herein.

The College's website contains current information regarding Financial Aid.

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