# **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 programs offered:

Federal

Federal Pell Grants

Federal Work Study

Federal Supplemental Ed. Opportunity Grant

Federal Direct Student Loan Program

Federal Family Education Loan Program

State

Cal Grants

Board of Governors Fee Waiver

### Student Eligibility

Recipients of aid from federal and <u>s</u>tate funded programs must be students enrolled in eligible programs of study for the purpose of obtaining a degree, an approved Title IV certificate, or transfer. In addition to financial need, other eligibility requirements for most federal and State programs include:

- 1. Having a high school diploma, a GED, or passing the Ability to Benefit Test that has been approved by the Department of Education administered at the Assessment Center in the Student Services Center.
- 2. Being a U.S. Citizen or eligible non-citizen.
- 3. Maintaining satisfactory progress in accordance with the standards.
- 4. Not be in default on a federal loan or grant overpayment.
- 5. Be registered with the selective service, if required.
- 6. Have a valid social security number.

AB 540 students who are recipients of aid from state funded programs only must be students enrolled in eligible programs of study for the purpose of obtaining a degree, an approved Title IV certificate, or transfer. In addition to financial need, other eligibility requirements for State programs include:

- Meet requirements for AB 540 and be designated as AB540.
- 2. Maintaining satisfactory progress in accordance with the standards.
- 3. Not be in default on a state grant overpayment.
- 4. Be registered with the selective service, if required.

#### **Application Procedures**

To be considered for <u>federal and state</u> financial aid, students must complete the Free Application for Federal Student Aid (FAFSA) or the renewal application. These applications are usually available beginning in <u>October</u> for the following academic year. If a

student is interested in a State of California Grant, the FAFSA and a GPA verification form must be completed. Additional information and eligibility requirements are available at the Financial Aid Office. It is important that California Community College students apply by the March 2<sup>nd</sup> deadline or the September 2<sup>nd</sup> deadline.

The priority filing deadline at Mt. SAC is April 15<sup>th</sup>. By meeting this deadline, students will have priority in the awarding of Federal Work Study and Federal Supplemental Educational Opportunity Grants if eligible.

AB 540 students must complete the California Dream Act application or the renewal application to be considered for state financial aid. If a student is interested in a State of California Grant, the California Dream Act application and a GPA verification form must be completed. Additional information and eligibility requirements are available at the Financial Aid Office. It is important that California Community College students apply by the March 2<sup>nd</sup> deadline or the September 2<sup>nd</sup> deadline.

The information reported on the FAFSA <u>or the California Dream Act application</u> may be verified by the Financial Aid Office using parent's and/or the student's Internal Revenue Service <u>tax transcripts</u>. Students must be able to provide a copy of their Social Security Card, Alien Registration Card (if applicable), and their Mt. SAC College Services Card or Photo ID for identification purposes.

### **Payment Procedures**

The Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, and Federal Loan Programs will be disbursed based on the award payment schedule per term as disclosed on student award. The State Cal Grant Program will be disbursed in one payment per term. The Federal Work Study Program is a work program in which student's work hours get processed on a monthly basis as earnings.

#### **Overpayments**

Mt. SAC will determine the amount of federal financial aid a student has earned in accordance with federal law. Recipients of federal programs are subject to the Return of Title IV funds requirements. Students who receive federal financial aid and do not attend any classes will be 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.

At Mt. SAC, a student's withdrawal date is:

- 1. The date the student officially notified the Admissions & Records Office of his **o**r her intent to withdraw or
- 2. The midpoint of the semester for a student who leaves without notifying the College or
- 3. The student's last date of attendance at a documented academically-related activity or
- 4. The date posted by the instructor indicating the last day of attendance.

### Satisfactory Academic Progress (SAP)

Federal and State financial aid regulations require Mt. San Antonio College to establish, publish, and apply quantitative, qualitative, and incremental standards by which Mt. SAC can determine whether a student requesting and/or receiving aid funds is maintaining satisfactory progress in his/her course of study. Mt. San Antonio College makes these standards applicable to the

following aid programs:

Federal Pell Grant

Federal William D. Ford Direct Loan Program

Federal Work Study

Federal Supplemental Educational Opportunity Grant

Federal Perkins Loan

Federal Family Educational Loans Program

Cal Grant B Cal Grant C Bureau of Indian Affairs

Financial aid progress standards apply to current and prior academic work at Mt. San Antonio College, regardless of whether or not a student has previously received any form of financial aid. These progress standards apply to all students within categories of students (full-time, 3/4-time, 1/2-time, and less than 1/2-time), and academic programs (Certificate, Associate Degree, and transfer). The College Catalog describes other policies for academic progress required to maintain enrollment at Mt. San Antonio College.

## Eligible Programs

Students must be enrolled in an eligible program of study for the purpose of a Certificate, Associate degree, or completing a transfer program. Certificate programs offered by Mt. SAC must be approved as eligible programs by the Department of Education to be eligible for federal student aid funding.

#### **Program Length**

Mt. SAC offers a variety of Certificate programs, Associate degrees and transfer programs, each with its own unit, course and time requirements. The Educational Plan, designed specifically for each certificate, degree, or transfer program, will indicate the maximum time frame, in semesters, required for each program.

#### **Program Completion**

Financial Aid regulations require that students complete their program of study within 150% of the time frame required of each program. For example, a full-time student enrolled in an Associate degree program must complete his/her program of study within three academic years (an academic year equals two semesters plus a summer intersession). An academic year starts with the semester or the intersession of the student's first enrollment; i.e., Fall, Spring, and Summer; Spring, Summer, and Fall; and Summer, Fall, and Spring). A student who is enrolled on a part-time basis will be pro-rated appropriately, i.e., a student consistently enrolling for six units must complete his/her program of studies in six years.

#### Evaluation of Progress

Students will be considered to have made satisfactory progress when they:

- a. Maintain a cumulative 2.00 G.P.A. and
- b. Successfully complete the minimum number of units as described below.

A student's progress toward his/her educational objective will be evaluated at the end of each academic year. The minimum number of units a student must successfully complete at the end of each year, in order to complete their program of studies within the maximum time frames is outlined below:

### Minimum Number of Units to be Completed Each Year

Enrollment	1st	2nd	3rd	4th	5th	6th	Total
<u>Status</u>	<u>Year</u>	<u>Year</u>	<u>Year</u>	Year	Year	<u>Year</u>	<u>Units</u>
Full-time	20	20	20	Not	eligible	for aid	60
3/4-time	15	15	15	15	Not e	eligible	60
1/2-time	10	10	10	10	10	10	60

Students enrolled in less than 6 units must complete at least one course.

### **Enrollment Status**

Enrollment in credit courses for .1 to 5.9 units is considered less than 1/2 time; 6 to 8.9 units is considered 1/2 time; 9 to 11.9 units is considered 3/4 time; and 12 or more units is full-time. A student's enrollment status will be determined at the end of the fifth week of each semester. If awarded after that period, status will be determined at the time the financial aid application is received.

## Successfully Completed Courses

Successfully completed courses are those in which a student received a grade of "A", "B", "C", "D", or "CR".

### **Unsuccessfully Completed Courses**

Unsuccessfully completed courses are those in which a student receives a grade of "F", "NC", "IP", "I," or "W." However, under the Mt. SAC grading system, the grade of "I" may be replaced with a letter grade which will yield unit credit. Unsuccessfully completed courses adversely impact academic progress. Students are encouraged to add or drop during the period that they will receive no notations on their permanent record. Although unsuccessfully completed courses are not successful, they are considered attempted and impact program length.

#### Course Repetition

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

- Course description in the College Catalog <u>for the specific course</u> states, "may be taken <u>X</u> times for credit," <u>where X is greater than 1</u> or
- b. If a "D" or "F" was received and repetition is needed to remove a grade point deficiency (up to a maximum of 12 units), or
- c. By obtaining prior College approval by filing a Petition for Exceptional Action through the Counseling Department.

#### **High School Credit**

Students cannot use (transfer back) college courses for high school credit for which they have received financial aid, otherwise an overpayment will result.

### Counseling Class

Students are advised to enroll in a counseling class to develop an educational plan. It is the student's responsibility to follow his/her plan to ensure completion of the designated program of study within the projected time frame.

#### Major Change

Counselor approval will be required if a student changes his/her major. A new Educational Plan must be developed and furnished to the Financial Aid Office if requested.

### **Transfer Students**

Students that transfer from another accredited post-secondary institution are required to submit official academic transcripts of their previous college work to the Mt. SAC Admissions & Records Office. Those transcripts will be reviewed and evaluated. An evaluated copy must be given to the Financial Aid Office. The accepted units will be applied toward the cumulative total of units earned. Those units applied are used to grant advance standing and may impact the maximum time frame. For financial aid purposes, the GPA from the previous institution will not be held against the student.

### Remedial Classes

Students may receive aid for up to 30 units of remedial classes. Courses must be at the secondary level and required as part of an eligible program. Note: These classes are identified as pre-collegiate/basic skills and are non-degree appropriate.

#### **AmLa**

Students who are enrolled in ESL credit course work, such as AmLa, as part of an educational plan leading to a certificate, or degree, are eligible for financial aid. There is no limit on the number of ESL units a student may take, as long as students maintain Satisfactory Academic Progress and are in an eligible program. ESL course work is not counted as part of the 30 unit remedial limit.

#### Reinstatement

If a student is denied financial aid, he/she may be reinstated once they have regained satisfactory academic progress, according to the standards. However, students may not be paid retroactively for periods in which they failed to maintain satisfactory progress.

#### Financial Aid Ineligibility

Extenuating circumstances, which warrant an exception to the SAP policy, may be considered. Students must submit an appeals form with documentation to substantiate reinstatement. Examples of extenuating circumstances may include:

- 1. **Injury or illness of student** (Student must verify extensive hospitalization, medical treatment, or serious illness.)
- 2. **Personal crises** (Student discloses, in writing, a traumatic situation, such as: death of a family member, separation, divorce, abuse, automobile accident, or destruction of home or belongings by fire or theft.)
- 3. Change of major or objective (Student needs one or two additional semesters due to change in educational/career objective. NOTE: A current educational plan is required prior to approval.)
- 4. Other circumstances (Student should explain the nature of his/her problem and illustrate why an exception to the standards should be made. Other circumstances are considered on a case-by-case basis.)

#### Appeals Process

In order for an appeal to be considered, the student must provide the following:

- 1. The Appeal Form with a written statement explaining the circumstance that prevented the student from making academic progress.
- 2. A current educational plan with the entire courses listed to complete the educational goal.
- 3. Supporting verification (e.g. a hospital or doctor's statement verifying an extended illness, medical bills, Probation Contract).
- 4. All academic transcripts from all previously attended colleges evaluated by the Mt. SAC Admissions & Records Office.

A copy of the scheduled Board of Appeals meetings and paperwork deadlines are posted on the Financial Aid web page and can be provided to students upon request.

If aid is denied by the Board of Appeals, the decision is final unless new documentation can be presented.

#### **Delinquent Financial Obligations**

- A. Mt. San Antonio College will withhold grade transcripts and registration privileges, or any combination thereof, from any student or former student who has failed to pay a proper financial obligation due the district (e.g., returned check, unpaid loan, equipment breakage, unpaid library fine, etc.)
- B. Any item or items withheld shall be released when the student satisfactorily meets the financial obligation.
- C. If a student believes that he or she does not owe all or part of any unpaid obligation, the student should contact the <u>Fiscal Services Office</u>. <u>Fiscal Services staff</u> will review the pertinent information, including information the student may wish to present, and will advise the student of its conclusions with respect to the debt. The student may be referred to the office where the obligation occurred for resolution of the debt.

# Loss of Eligibility for BOG Fee Waiver

Students who do not make satisfactory academic progress are subject to the loss of their eligibility to receive the Board of Governors (BOG) Fee Waiver. Students can lose their BOG Fee Waiver eligibility through Academic Probation, Progress Probation or a combination of both:

Subject to loss of BOG fee Waver

- Academic Probation
  Students who fall below a 2.0 cumulative GPA for two consecutive primary semesters
  (fall/spring) will lose their BOG fee waiver.
- Progress Probation
  Students who fail to successfully complete cumulative coursework below 50% in two consecutive primary semesters (fall/spring) will lose their BOG fee waiver.

Or a combination of academic and progress probation for two consecutive primary semesters (fall/spring) will lose their BOG fee waiver.

The Financial Aid office will notify students of their potential to lose the BOG Fee
Waiver due to their probationary status no later than thirty days following the end of the
term that resulted in the student's placement on probation. The notification will clearly

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state that two consecutive primary terms of probation will lead to a loss of the BOG Fee Waiver until the student is no longer on probation. The notification will also advise students about the available student support services to assist them in maintaining eligibility and their rights to appeal their loss of eligibility for the fee waiver. Notification includes, but is not limited to, postings to the student's portal, individual student email, text messaging, general information available on the college web site, college catalog, and schedule of classes.

Regaining BOG Fee Waiver Eligibility

Students who lose eligibility for the BOG Fee Waiver can have it reinstated through the appeal process if they meet the criteria below:

- Improve GPA or course completion measures to meet academic and progress standards.
- Do not attend Mt. SAC for two consecutive primary semesters (fall/spring)

## **BOG Fee Waiver Appeal Process**

A student may appeal the loss of a BOG Fee Waiver due to 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 likely 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, and 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 DSPS office must be attached to the appeal form.

All of the above reasons must be supported by written documentation from the student. The BOG Fee Waiver Appeal form is available on the Financial Aid web page on the College's website. Financial Aid staff as well as the Board of Appeals will review BOG Fee Waiver Appeal forms and make decisions as to the approval or denial of the request.

Foster Youth shall not be subject to loss of BOG Fee Waiver due to placement on academic or progress probation. This exemption for Foster Youth is effective until the date specified in Education Code section 66025.9(c).

References: • Education Code Sections 66021.6, 66025.9 and 76300; • Title 5 Sections 58600 et seq.; • 20 U.S. Code Sections 1070 et seq.; • 34 Code of Federal Regulations Section 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); • Mt. San Antonio College Financial Aid Office Policies and Procedures

See Board Policy 5130

The Mt. San Antonio College Catalog contains the most recent information regarding Financial Aid. This document is updated annually for currency and correctness.

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Proposed revisions received from CCLC in <u>September 2016.</u>