

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 the 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 Grant

Federal Work Study

Federal Supplemental Educational Opportunity Grant

Federal ~~Direct Student~~ Loan Programs

Federal Family Education Loan Program

Bureau of Indian Affairs

State

Cal Grant

Board of Governors Fee Waiver

Application Process

~~Depending on the student's situation, they~~ Students may apply for financial aid by completing either the Free Application for Federal Student Aid (FAFSA), California Dream Application or the BOGW (Board of Governor's Fee Waiver) Application. Additional documents may be required to be submitted.

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.

Student Eligibility

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

- ~~• Admission to the college~~
- 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)

All students must have a Cumulative Grade Point Average (GPA) of 2.0 or better.

2. Quantitative Standard

Students must have completed at least 67% of their cumulative units attempted to demonstrate progress toward their goals.

3. Maximum Units/Time Frame Allowed

Maximum Time Length and 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 Mt. SAC. 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, unless excepted. **All recipients of federal aid are required to have on file an approved educational plan 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 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 Office 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.

Academic Renewal

Mt. SAC 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.

MAP, it is the student's responsibility to immediately submit an updated copy to the Financial Aid Office ~~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), 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 as pending for additional information ~~after its review~~. Students will be notified of this decision and be given ten (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 ten (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 his/her academic record up to the three established SAP standards.

Loss of Eligibility for Board of Governor's (BOG) Fee Waiver

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

Academic Probation

services.

Foster Youth are not subject to the loss of the BOG Fee Waiver due to placement on academic or progress probation (Education Code 66026.9(c)). ~~This exemption for Foster Youth is effective until the date specified in Education Code section 66025.9(c).~~

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 District 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.

Overpayments/Return to Title IV Funds (R2T4)

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 the Overpayment or 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 subject to have the amount of financial aid received above the subsequent eligibility amount be returned to the Department of Education. This is regardless of the method in which the overpayment was processed.

Return to Title IV Funds (R2T4) Repayment

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 are required to repay any unearned financial aid they have received.

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

1. The date the student officially notified the Admissions & Records Office of his or her intent to withdraw OR
2. The midpoint of the semester for a student who leaves without notifying the