

Financial Aid Terms and Conditions

Introduction

Barstow Community College's Financial Aid programs stem from a belief that student aid services should facilitate and foster the successful academic participation of financially needy students. As part of its commitment to students' positive college experience, the Financial Aid Office provides this information to help students better understand their relationship with financial aid.

State and federal regulations allow community colleges participating in financial aid programs discretion when establishing college specific policies and procedures. This manual represents BCC's current practices whenever state and federal regulations determine policy decision-making is the responsibility of the college.

It is the goal of the Financial Aid Office to provide students with the most current policy information affecting their financial aid while attending BCC. Accordingly, as new state or federal regulations take effect or college practices evolve, this form will be updated.

Academic Year

Academic programs offered at BCC are calculated in units and measured by semesters. BCC establishes two 18 week semesters (fall and spring) and one 8 week summer intersession per academic year. This meets the federal minimum academic year definition (30 weeks of instruction minimum).

During the 2018-19 academic year, instruction for the fall 2018 semester begins Monday, August 13, 2018 and ends on Friday, December 14, 2018. This provides 18 weeks of instruction. Instruction for the spring 2018 semester begins on Monday, January 7, 2019 and ends on Friday, May 17, 2019. This provides 18 weeks of instruction. Instruction for the summer 2018 semester begins on Monday, June 3, 2019 and ends on Thursday, July 25, 2019. This provides 8 weeks of instruction.

For financial aid purposes, this definition is important because it affects how payment periods are calculated. BCC makes financial aid payments based on the college's semester. A student's financial aid is calculated by semester and is based on enrollment.

Enrollment: All awards are made based on full-time enrollment (12 units per semester). Students enrolled less than full-time will have their aid prorated. Refer to the chart below to determine if your enrollment status and EFC allow for aid eligibility. Contact Financial Aid for additional information. You can view your EFC by logging into your account, selecting Financial Aid, then Award, then Award by Aid Year (Select Aid Year), then Award Overview.

Enrollment	EFC Eligibility Potential Cut-Off
Fewer than 6 units	2200*
6-8.5 units	4900
9-11.5 units	5300
12 or more units	5486

*Students residing at home EFC Eligibility Potential Cut-Off is 2100

Programs Offered

BCC offers an Associate in Arts degree (AA), an Associate in Science degree (AS), and Associate Degrees for Transfer (ADT), all of which meet the minimum academic year definition. BCC also offers some Certificate programs that are eligible for aid. Students must declare an approved program of study with Admissions and Record. The Program of Study Update Form indicates which programs are not eligible for financial aid.

Cosmetology is considered a clock hour program and as such students must meet clock hour obligations to be eligible to receive each subsequent disbursement. Each class is worth 225 clock hours with an additional 25 hours that must be completed before the end of COSM 52. To be eligible for aid a student must meet the required clock hours:

COSM 50A = 225 total hours completed
COSM 50B = 450 total hours completed
COSM 50C = 675 total hours completed
COSM 51A = 900 total hours completed
COSM 51B = 1125 total hours completed
COSM 51C = 1350 total hours completed
COSM 52 = 1600 total hours completed

Courses Ineligible for Aid

Workforce Development (WKFC) Courses are ineligible for aid.

Cost of Attendance

Cost of attendance refers to the average amount a full-time student enrolled in classes at BCC can expect to spend during the semester. It is different for students living independently versus at home, or who are residents of California versus nonresidents.

Included in COA

Tuition and Fees*
Books and Supplies*
Room and Board
Personal Expenses
Transportation*

Not Included in COA

Currently, BCC does not vary cost of attendance for particular programs, including study abroad or online coursework. Neither does BCC make any adjustments to cost of attendance using professional judgment.

*Only these components are included in cost of attendance for students attending less than half-time.

Determination of Cost of Attendance: Every year, BCC's Financial Aid Office reviews the California Student Aid Commission's most current Student Expenses and Resources Survey (SEARS). It is a broad

survey of students' budgets and expenses from UCs, CSUs, community colleges, and independent and private career institutions.

Each year California legislators establish the cost per unit for California Residents. Current fees can be found online at <http://www.barstow.edu/Fees-Refunds.html>. The BCC Board of Trustees establishes the out of state tuition amount each year and it is published in the Schedule of Classes.

The cost of attendance is subject to change depending on legislative activity. It sets the maximum amount of financial aid a student can receive for the year and represents a modest budget by which a student can live adequately while attending BCC.

Application and Verification

Applying for Aid: Students must submit the FAFSA (Free Application for Federal Student Aid) each year after October 1st to apply for aid for the following academic year. Applications are available online at www.fafsa.gov and should be completed using school code 001119. Students are encouraged to apply prior to March 2nd, the required filing date for the Cal Grant program. If a student's information changes after the FAFSA has been submitted, the Financial Aid Office must be notified immediately. Once the FAFSA is received, students will be notified by email and all students must accept the Financial Aid Terms & Conditions online before any aid may be awarded.

Students who qualify for the **BOG** based on residency and EFC will automatically be awarded and enrollment fees waived. If corrections are made to the FAFSA that result in a reduction to the student's need to below 1104, the student will lose BOG eligibility. Effective Fall 2016, if a student is on academic probation for two consecutive semester, BOG eligibility will be lost. Students may appeal through Admissions and Records.

Cal Grants: Students must submit their FAFSA prior to March 2nd. In addition, if the student has earned 16 units at Barstow Community College their GPA will automatically be submitted to the California Student Aid Commission. If the student has not, they need to contact their previous institution or high school to have their GPA submitted prior to March 2nd for the Transfer Entitlement Cal Grant or by September 2nd for the Competitive Cal Grant. Cal Grants are a competitive grant and awards are determined solely by the California Student Aid Commission.

FTSSG (Full-time Student Success Grant): is awarded to Cal Grant B & C eligible students whom maintained full-time enrollment throughout the semester.

CCCG (The Community College Completion Grant): is a financial aid award (\$750 per semester) designed to encourage faster completion of the student's degree or certificate. Eligible students must be receiving an FTSSG grant during the term awarded and must be enrolled 15 units per semester or at least 12 if it is their final semester. An updated Education Plan must be submitted to the Financial Aid Office to determine eligibility.

FSEOG (Federal Supplemental Education Opportunity Grant): Is awarded to Pell grant eligible students with 0 EFC (Expected Family Contribution) only. Funding for SEOG is very limited and

not all students who are eligible will be awarded. Students should apply early in the application period. Some students who are awarded, may not actually receive the grant as funding is limited.

FWS (Federal Work Study): Federal Work Study is available to students with unmet need, who have a minimum GPA of 2.0 and are enrolled in at least 6 units for fall and spring, and a minimum of 3 units in the summer. FWS Work Study might not be offered during the summer semester. Summer FWS Work Study depends on availability of funding. Students must maintain acceptable SAP (Satisfactory Academic Progress) status to be eligible. To apply students must complete the FAFSA and submit all required documentation before submitting a work study application to the Financial Aid Office. Those students selected to work in a department will be awarded FWS funds.

California Dream Act: The California Dream Act allows students with undocumented immigration status or those who have entered the U.S. on a T or U Visa and have attended a minimum of three years of a California High School and graduated from a California High School the ability to apply for the BOG (Board of Governor's) Fee Waiver and Cal Grants. Students must complete the California Nonresident Tuition Exemption Request and submit it to Admissions and Records to determine eligibility. In addition, students who qualify must submit the Dream Act Application online at <https://dream.csac.ca.gov/> prior to the [financial aid deadlines](#).

Verification

What students are verified?

All students selected by the Department of Education or CSAC for Dream Applicants will be verified.

The Department of Education can select students for verification at any point within the aid year, even after a disbursement has been made. Changes to the FAFSA can trigger changes to verification status. If a student is selected for verification after receiving Pell grant funds, the student must submit all required documentation. Failure to complete the verification process will result in an over-award status for the student and the student will be placed in repayment with the Department of Education and will lose eligibility for all financial aid at any institution until the over-award status is corrected.

Students who report on their FAFSA \$0 income and report they did not receive any forms of general assistance will be selected for verification by the Financial Aid Office.

If the Financial Aid Office discovers conflicting information, students will be selected for verification. If conflicting information shows up after awarding/disbursing has taken place, it still must be resolved. No additional disbursement can be made until the issue is resolved.

Student information is reviewed at the time the FAFSA is received, including name, date of birth, social security number, citizenship, residency, etc. If during the review process it is determined, that the FAFSA contains verified information that differs from stored information in the student system, this information will be updated. For instance, if a student's name, date of birth, and

social security number pass the Social Security Administration (SSA) match during the FAFSA application process but the student system has different information, this information will be updated with the SSA matched information. In some instances students will be contacted for clarification before the application review process can be continued.

All students requesting a professional judgment will be selected for verification.

Verification of High School Graduation

Some students might be required to submit official high school transcripts as proof of high school graduation status. The Director of Enrollment Services and/or the Financial Aid Technician III may allow for other documentation in lieu of the high school transcripts on a case by case basis.

Foreign high school transcripts must be evaluated before submitting to Financial Aid. The student is responsible for having the transcripts evaluated and any costs that may incur. A high school diploma may be accepted in lieu of the foreign high school transcript in situations where the student is unable to obtain the information from the home country because of their refugee/asylee status. In those cases, the following documentation must be submitted to the Financial Aid Office:

1. A signed and dated statement that indicates that the applicant completed his or her secondary school education in a foreign country, the name and address of the foreign high school where the applicant completed the secondary school education and the date when the foreign high school diploma was awarded.
2. A copy of the entry status documentation that identifies the applicant's current or prior status as a refugee, an asylee, or as a victim of human trafficking and who entered the United States after the age of 15

Students must submit required documentation by the posted deadline (found at http://www.barstow.edu/fin_aid_forms.html) either in person, via mail, or scanned and emailed. **The Financial Aid Office does NOT accept faxed paperwork.**

The Financial Aid Office will not accept incomplete paperwork. All needed documents must be submitted at one time.

All files that are complete as of the deadline will be verified for that disbursement date.

It may be necessary for the Financial Aid Office to request further documentation during the verification process. Every attempt will be made to ensure processing before the disbursement date, but if the student fails to submit the documentation in a timely manner disbursement may be delayed.

Professional Judgment: Issues of professional judgment are reviewed by the Financial Aid Technician III for final determination.

In cases of extenuating circumstances affecting a student's financial eligibility, the student or the student's parent can request special consideration by submitting the appropriate (student or parent). Petition for Professional Judgement Form and all accompanying documents including verification paperwork. Students must be verified prior to a professional judgement occurring. The forms can be obtained from the Financial Aid Office or by downloading them from the financial aid website.

Dependency Override: A student can request to be considered independent if the student does not meet the federal requirement by submitting the Dependency Override Request form. The form is available from the Financial Aid Office or by downloading it from the financial aid website. The required documentation is listed on the Dependency Override Request form.

Ability to Benefit: Effective with the 2012-13 award year, new students who do not have a high school diploma, or an equivalent such as a GED, or who did not complete secondary school in a homeschool setting are not eligible for title IV funds. However, students who were enrolled in an eligible educational program of study at a postsecondary institution before July 1, 2012 may continue to be considered Title IV eligible under either the ATB test or 6 credit hour standards. Such students can become eligible by passing an approved "ability-to-benefit" test or by satisfactorily completing at least six credit hours or 225 clock hours of college work that is applicable to a degree or certificate offered by the student's postsecondary institution.

LEU

Lifetime Eligibility Used (LEU): Effective July 1, 2012 students receiving Federal Pell grants are limited to six years (12 semesters) or full time equivalent (600%) of aid.

Students who have used more than 500% of LEU, but have not yet reached 600% will have aid awarded at a prorated rate to ensure the award does not exceed 600%.

Students may opt to decline receiving Pell grant at Barstow Community College by submitting the Pell Grant Cancellation form found online at http://www.barstow.edu/fin_aid_forms.html.

Once a student has received 600% of Pell grant, the student is no longer eligible for additional Pell grant funds at any institution. There is no appeal process.

Correspondence

All correspondence, including notifications regarding requested documentation, awards, and Satisfactory Academic Progress are sent via email to the student's College issued email address. Beginning in spring 2018 the College will no longer send email correspondence to personal email addresses. If a student wishes to opt out, written notice must be given to the Financial Aid Office by the first deadline of the semester.

Awards and Disbursements

Students will be awarded aid once all requested documents have been submitted and verified. Barstow Community College reserves the right to revise the student's offer of financial aid after that date. Modification of this offer may be required due to lack of necessary state or federal funding, academic progress, corrections or changes in the data reported to the institution by parents and/or students, receipt of additional awards by non-college sources, unintended error, student changes in unit load, change in residency, or other reasons consistent with Barstow Community College's procedures.

Barstow Community College does not participate in any student loan programs. Students may only receive grants and/or scholarships while attending at BCC.

Students are required to report outside sources of college aid.

Regardless of the amount of financial aid awarded, students are expected to have a certain amount of cash to defray immediate expenses such as books, supplies, and personal expenses at the beginning of each semester. Deadline and disbursement dates are available at http://www.barstow.edu/fin_aid_forms.html. All financial aid funds are mailed by check to the address on file with Admissions and Records. BCC does not currently offer any other method of disbursing financial aid. Financial Aid checks must be mailed out to the address on file with Admissions & Records. BCC does not allow for financial aid check pickup.

Disbursement Dates

Published on the Financial Aid website http://www.barstow.edu/fin_aid_forms.html are the deadline dates for each disbursement made during the semester. Students must submit any required paperwork to the Financial Aid Office by the deadline date to have aid disbursed on the following disbursement date. Checks are mailed out two weeks from the disbursement date. The disbursement date is not the day checks are mailed out. If a student submits paperwork after the deadline date, the student will not receive aid until the following disbursement date.

Allowable Charges

When a school disburses FSA funds to a student by crediting the student's account, it may do so only for allowable charges.

Allowable charges include:

- Current charges incurred by the student for tuition and fees;
- With written authorization from the student:
 - other educationally related charges incurred by the student at the school;
 - And prior-year charges not exceeding \$200

Books and Supplies

Federal financial aid regulations require schools to provide a method for students to purchase books no later than the end of the first week of class IF the student is eligible for a financial aid disbursement ten days before the first day of class. BCC meets this federal regulation by authorizing bookstore vouchers at the Viking Bookstore. The Bookstore authorization will be available at the beginning of the semester only, one week before classes begin through the Thursday of the second week of class, at which time the bookstore charges will be posted to student accounts. Students must answer yes to the question: "Do you authorize BCC to use your current year financial aid funds to pay non-institutional year charges"; if the student answers no, or doesn't answer the question at all, they will not be eligible for the Viking Shop Bookstore Voucher. If this question is not answered by book voucher deadline, the student will not be awarded a book voucher for the semester. BCC will not provide an alternate means of purchasing books. Financial aid funds will be credited to students accounts the second Friday of the fall and spring semester or Thursday for summer semester. The maximum bookstore authorization for fall and spring is \$500 and for summer it is \$250.

Charges for books and supplies purchased through the bookstore authorization process will be treated as institutional charges during R2T4 calculations.

Refunds

If a credit balance remains after the financial aid disbursement pays any outstanding tuition, enrollment fees, ASG fees, instructional material fees, Viking Shop Bookstore fees, or any other allowable charges posted to the account, a refund check will be mailed to the address on file with Admissions and Records no later than 14 days (two weeks) of the financial aid disbursement.

Unclaimed Title IV Credit Balance

If a check is returned due to a wrong address, the Financial Aid Office will attempt to contact the student via email and/or phone to obtain the correct address and reissue the check.

On a regular basis, the Business Office reviews records for unclaimed checks. Students with unclaimed checks are contacted in an attempt to reissue the check.

If the check cannot be reissued, the funds are returned within the regulatory 240 day timeframe.

Enrollment Status for Disbursement

In order to receive a full Pell Grant award, a student must be enrolled at a full time status whether it is the fall, spring, or summer semester.

Full Time	12 or more units
Three Quarters	9 – 11.5 units
Half Time	6 – 8.5 units
Less than Half Time	Less than 6 units

Disbursement Based on Attending Hours

Barstow Community College disburses aid for classes that begin at the start of the semester during the second week of the semester. Future disbursements are made approximately a week before the class begins. Disbursement Schedules are available online at http://www.barstow.edu/fin_aid_forms.html.

Disbursements are made once enrollment is set to begin in the course (disbursements will not be made for classes beginning more than 14 days from the date of disbursement). Awards are disbursed based on the start date of your classes.

Students who are enrolled in later starting courses will have their financial aid disbursements delayed until attendance is set to begin in those courses. Awards will remain on the accounts until the actual disbursement process.

Examples of awards/disbursements:

Example 1: Student's award amount is \$3000 for the semester if enrolled full time. Student is only enrolled in 6 units that start at the beginning of the semester and an additional 6 units in the second nine week courses.

For the first disbursement the student will be eligible for only a half time award in the amount of \$1500. But because BCC disburses only 50% at the first disbursement, the student would only receive \$750 (minus any allowable charges on the account). At the second disbursement the student would be eligible for the remaining \$750 for the half time award calculation and if classes are beginning for the second nine week courses, an additional \$750 will be disbursed as well. At the final disbursement the student will receive the remaining \$750.

Example 2: Student's award amount is \$3000 for the semester if enrolled full time. Student is only enrolled in 3 units that start at the beginning of the semester and an additional 9 units in the second nine week courses.

For the first disbursement the student will be eligible for only a less than half time award in the amount of \$500. But because BCC disburses only 50% at the first disbursement, the student would only receive \$250 (minus any allowable charges on the account). At the second disbursement the student would be eligible for the remaining \$250 for the less than half time award calculation and if classes are beginning for the second nine week courses, an additional \$1250 will be disbursed as well. At the final disbursement the student will receive the remaining \$1250.

Year-round Pell

Under recent changes to Federal regulations students are eligible to receive up to 150% of their Pell grant award beginning with the summer 2018 semester. Student who have remaining Pell eligibility from the current aid year will be packaged for Pell from that aid year. Students who have used 100% of the funding from the aid year will be disbursed aid if they are enrolled in at least 6 units. Those who do receive 150% of their Pell grant award must maintain half time enrollment. If not, then they are subject to overpayment. Funds received will count against the students LEU.

Overpayments and Return to Title IV

Federal financial aid (“Title IV funds”) is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. However, sometimes events occur that necessitate a course withdrawal.

Enrollment Freeze Date

Enrollment freeze refers to the practice of locking the units a student is enrolled in for purposes of financial aid award calculations. Once enrollment is frozen for a student, a student would not go into an overpayment status based on dropping classes (If it is determined that a student never attended the class, the student’s account would be corrected to reflect non-attendance and an overpayment could occur.). If a student drops/fails all courses a Return to Title IV Calculation will be completed (see R2T4 for more information).

BCC has three automatic enrollment freeze dates.

Freeze Date 1: Students enrolled full time for first nine week only courses will have their enrollment frozen at census for the first nine weeks.

Freeze Date 2: Students enrolled full time for full term courses or a combination of full term and first nine week only courses will have their enrollment frozen at census for the full term courses.

Freeze Date 3: All other students will have their enrollment frozen at census for the second nine week courses; this includes all students enrolled in only second nine weeks and any student who has not attained full time status at one of the previous enrollment freeze dates.

Students who do not plan to attend full time may request the enrollment to be frozen at either Freeze Date 1 or Freeze Date 2 by submitting the Enrollment Freeze Date form found online at http://www.barstow.edu/fin_aid_forms.html by the deadline date published on the Disbursement Schedule for the semester of attendance. Once enrollment is frozen, future enrollment will not be considered for further award calculations so students should consider carefully before requesting to have their enrollment frozen early.

Overpayments

If a course withdrawal occurs before the enrollment freeze date or the withdrawal is a result of an instructor drop for nonattendance (registration status code of “NS” or “IW”) the student’s award is recalculated which may result in an overpayment of financial aid. If the student is not able to make payment in full by the due date, Financial Aid will notify Department of Education Debt Resolution Services and the student will be able to create a payment arrangement. It will take 4-6 weeks for DOE Debt Resolution Services to process the overpayment. Payment arrangements can be as low as 1% of the balance owed. Interest will accrue at a rate of 2¢ per day. While in overpayment status the student is ineligible to receive any federal financial aid funds from any institution. Once satisfactory payment arrangements have been established the student will regain eligibility. However, failure to make payments will result in loss of eligibility until the balance is paid in full.

Return to Title IV (R2T4)

Withdrawal Date

The withdrawal date is the date used by the Financial Aid Office to determine the point in time that the student is considered to have withdrawn so the percentage of the payment period or period of enrollment completed by the student can be determined. At the end of every grading period, instructors are required to submit the last date of attendance for both failing and no pass grades. In addition, attendance is verified for all online classes for failing grades and drops that occur after the enrollment freeze date based on the last date the student submitted work in the Canvas system. If, during the verification process, it is discovered a student never began attendance the student will be retroactively dropped and the student's award will be recalculated. This recalculation may result in an overpayment. The last date of attendance is used as the withdrawal date during the R2T4 calculation process.

If the calculated withdrawal date occurs before the student completed 60% of the payment period, the percentage earned is equal to the percentage of the payment period or period of enrollment that was completed. If the day the student withdrew occurs after the student has completed 60% of the payment period or period of enrollment the percentage earned is 100%.

Process for Calculation of Amount of Title IV aid earned by student

Once a month (during the National Student Clearinghouse enrollment submission), students who have dropped all of their classes are reviewed. When a student withdraws or is instructor dropped from all classes after the enrollment freeze date, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned.

At the end of every grading period, students who have failed all classes and/or dropped all classes are reviewed. When a student withdraws or is instructor dropped from all classes after the enrollment freeze date, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned.

Post-Withdrawal Disbursement

If the student receives less Federal Student Aid than the amount earned, BCC offers a disbursement of the earned aid that was not received. This is called a post-withdrawal disbursement. BCC first obtains the student's permission before Title IV grant funds from a post-withdrawal disbursement are credited to a student's account to pay for tuition and fees for the term and then are disbursed directly to the student.

Title IV aid to be returned: BCC and student

If the student receives more Federal Student Aid than the amount earned BCC, the student, or both must return the unearned funds in a specified order as follows:

1. Federal Pell Grants for which a return of funds is required.

2. Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required.

When a Return of Title IV funds is due, BCC and the student may both have a responsibility for returning funds. Funds that are not the responsibility of BCC to return must be returned by the student. BCC exercises its option to collect from the student any funds BCC is obligated to return, and funds required for BCC to return will become a debt on the student's account which the student will be responsible for paying. This charge is not reported to the Department of Education and simply remains as a debt on the student's account with BCC.

Within 30 days of determining that a student who withdrew must repay all or part of a Title IV grant, BCC will notify the student that he or she must repay the overpayment. In its notification BCC will inform the student that the student owes an overpayment of Title IV funds that the student's eligibility for additional Title IV funds will end if the student fails to pay BCC by the deadline in the notification sent by BCC to the student. The student's overpayment must be reported to the National Student Loan Data System (NSLDS) and referred to the Debt Resolution Services for collection. If payment is received after the overpayment is reported then a refund will be generated by the Business Office and funds will be returned to the student. The overpayment must be repaid to Department of Education once reported.

Students who owe money to the U.S. Department of Education are ineligible to receive federal financial aid from any college or institution until they clear that debt.

Students will become eligible for federal financial aid only after they have repaid the full amount or made arrangements directly with the U.S. Department of Education. BCC does not make repayment agreements directly with students.

Students who owe a repayment to the College (R2T4 Institutional) will be allowed to pay the college directly. Any outstanding debt will block a student's ability to enroll in courses and the College sends any unpaid debt to collections.

Overpayments for Pell or SEOG will not be paid using Cal Grant funds.

Satisfactory Academic Progress Procedures

SAP is calculated for all students who were considered enrolled (remained in a class beyond the 20% point) during the semester. Calculations are cumulative, include all periods of enrollment and all units from transfer institutions that were posted to the student's BCC transcript, regardless of whether or not financial aid was received. SAP is only calculated at the end of the full term semester. If a student takes short term classes that end prior to the end of the full term, SAP will not be calculated at that time.

Notification

Students are sent email notices at the end of each semester after SAP is calculated and directed to login to their account to view their newly calculated SAP status. Students may also receive this information in person at the Financial Aid Office.

Components of SAP

Qualitative: Students must maintain a 2.0 cumulative GPA. Cumulative grade point average is calculated from all grades achieved by a student, not just one term.

Pace: Students must complete 67% of cumulative units attempted

Maximum Timeframe:

- a. Once a student has completed an Associate Degree, aid eligibility will be suspended.
- b. Students must complete their declared program of study within 150% of the published length of the program. Failure to complete a declared program by the number of allowable units will result in suspension of aid. BCC programs of study and maximum attempted units:

Associate Degree – 90 attempted units

High Unit Certificate – 27 attempted units

Mid Unit Certificate – 18 attempted units

Low Unit Certificate – 9 attempted units

- c. All English as a Second Language classes and basic skills work is deducted from the units attempted when determining satisfactory academic progress for maximum time frame.
- d. Student's records will be evaluated to determine if they will be able to complete a degree or certificate within the maximum time frame allowed. When it is determined the student will not complete the programs within the 150% credit limit, the student will be suspended from receiving financial aid. The 150% maximum credit rule is applicable to students who change their major or pursue double majors and second degrees.

Grades, Course Withdrawals, Incompletes, and Repetitions

Passing grades include: A, B, C, D, and P (Pass). The following grades are considered attempted but not completed or passing credits: F, NP (No Pass), W (Withdrawal), I (Incomplete), IP (In Progress – course has not yet ended), and RD (Report Delayed – course has ended but grade not yet reported). If a student completes zero credits in a term for which financial aid was received, the student may owe a financial aid repayment.

Withdrawals before 20% of the semester will not count in attempted or completed units when calculating SAP. Withdrawals after 20% of the semester will count as attempted, but not completed and will adversely affect the Pace component of SAP.

Incompletes are granted in rare extenuating circumstances by instructors. Instructors are required to indicate the grade the student will earn if missing work is not submitted by the deadline. Incomplete grades are tracked as:

IB – equal to a B grade

IC – equal to a C grade

ID – equal to a D grade

IF – equal to an F grade

INP – equal to a “No Pass” for pass/no pass classes

Incompletes of IF or INP will be treated as failing the class and will count as attempted, but not earned. All other classes will act as attempted and earned. An incomplete will not calculate into the GPA so will only have an impact on Pace.

A student may receive financial aid for a repeated class under these conditions:

- Until the student receives a passing grade for a non-completed or non-passed class (F,NP)
- Once for a previously passed class

Credits taken at another institution that are officially accepted toward the student’s degree or certificate will be used in the calculation of SAP standing.

Non-Traditional Credits (such as AP, CLEP, Credit by Exam, and Military Equivalencies) that are accepted for credit will not be used in the calculation of SAP standing, but will be counted in the calculation of the 150 percent maximum timeframe credit limit for financial aid.

Financial Aid Good Standing

Student has a cumulative GPA of 2.0 or higher, student is completing 67 percent of all attempted credits each term, and student is able to graduate within 150 percent maximum timeframe limit

Financial Aid Warning

Student’s cumulative GPA dropped below a 2.0, and/or student did not complete 67 percent of all attempted credits in a term, and student is able to graduate within 150 percent maximum timeframe limit. A student is able to receive financial aid while on financial aid warning status, but must meet SAP standards during that term of enrollment to remain eligible for subsequent financial aid.

Financial Aid Suspension

Student did not meet SAP standards while in Financial Aid Warning or Financial Aid Probation status, or it is determined that the student will not be able to graduate within 150 percent maximum timeframe limit, or a student in Financial Aid Academic Plan status fails to follow the plan. Student is not eligible to receive financial aid while on Financial Aid Suspension.

Financial Aid Probation

This status is only granted upon the approval of a Financial Aid SAP Appeal. Student may receive financial aid for one term but must meet SAP standards by the end of that term to remain eligible for subsequent financial aid.

Financial Aid Probation with Academic Plan

Student fails to meet SAP standards for the term in which the student is on Financial Aid Probation. This status is only granted upon the approval of a Financial Aid SAP Appeal with the condition the student follows an academic plan. The student is eligible to receive financial aid as long as the student continues to follow that academic plan.

Financial Aid Termination

Students who do not meet academic plan requirements will be placed on a termination status. Students will be ineligible to receive financial aid.

Reestablishing Aid Eligibility

Students may reestablish aid eligibility, if they are able to complete their program of study within 150% of the length of the program, after by meeting SAP qualitative (2.0 cumulative GPA) and pace progression (completion of 67% of units attempted). Once eligibility is reestablished the student will receive aid.

Students who appealed due to program completion or maximum timeframe who did not meet the academic plan requirements will remain terminated and cannot regain aid eligibility or submit further appeals.

Financial Aid Appeal

A student may appeal for failure to meet satisfactory academic progress.

The appeal form can be downloaded from the Financial Aid Office's website. The student is responsible for providing sufficient information in the written statement to substantiate the existence of extenuating circumstances. Additionally, the student statement must address what steps will be taken to prevent a similar circumstance in the future.

The Financial Aid Office will review the appeal. The appeal process is final and cannot be appealed further unless the student meets the following criteria:

In the semester denied, the student must demonstrate academic success by:

- a) Completion of 9-12 degree applicable, letter graded units with a 3.0 semester GPA, or
- b) Completion of 15 degree applicable, letter graded units with a 2.5 semester GPA

Those completed units must be degree applicable to the educational objective as indicated on the student's most recent Student Educational Plan as determined by an academic counselor.

Students must make a request for consideration of this exception to the Financial Aid Office prior to any published Satisfactory Academic Progress deadlines for the term.

A student may appeal for exceeding the maximum time period. The form can be downloaded from the Financial Aid Office website. The student is responsible for providing sufficient information in the written statement to substantiate the existence of extenuating circumstances. Additionally, the student statement must address 1) why the student has exceeded the maximum number of units and 2) include a timeline for educational goal achievement.

The Financial Aid Office will review the appeal. The appeal process is final.

Suspension of Financial Aid Eligibility Appeal decisions will be posted to the student account after the appeals meeting. An email prompting the student to sign in and view the decision will be sent after the meeting. The financial aid office will not release appeal decisions over the phone.

Reconciliation

Reconciliation will occur on a monthly basis for all disbursed financial aid.

Pell Grant

After each disbursement, a reconciliation file will be requested from COD and will reconcile per student between COD year to date disbursement amount and Banner year to date disbursement amount. Any necessary returns will be documented in the R2T4 spreadsheet on the P drive and a requisition submitted to the Business Office for return of funds.

After the final disbursement of the aid year, a final reconciliation will be conducted to ensure a 100% match between disbursed amounts in Banner and COD for each student.

Cal Grants

The Cal Grant roster will be worked on a monthly basis to ensure that students enrolled in classes are paid as appropriate. At the end of each semester reconciliation will occur to ensure that the amount posted as paid in Web Grants matches the disbursement amount in Banner. Any students who are in overpayment for Cal Grants will be added to the Cal Grant requisition and submitted to the Business Office by June 30 to ensure that funds are returned in a timely manner.

County Verification Forms

Students receiving county benefits may be subject to providing documentation regarding the amount of financial aid they receive to the county office. The Verification 106 forms are provided by the student's assigned case worker to the student needing this verification. Financial Aid does not have these forms on file and will not provide a letter in lieu of the form. All students submitting a Verification 106 form are required to submit a Work Study Application as a county requirement. Financial Aid has a 72 hour turnaround time for completing all forms so plan for this in advance.

The Financial Aid Office has 72 hours to complete all forms. Requests will not be completed if a student has a balance on file except for in the case of the County Verification forms.