

## 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 2016-17 academic year, instruction for the fall 2016 semester begins Monday, August 15, 2016 and ends on Friday, December 16, 2016. This provides 18 weeks of instruction. Instruction for the spring 2017 semester begins on Monday, January 9, 2017 and ends on Friday, May 19, 2017. This provides 18 weeks of instruction. Instruction for the summer 2017 semester begins on Monday, June 5, 2017 and ends on Thursday, July 27. 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	1801*
6-8.5 units	4701
9-11.5 units	5001
12 or more units	5235

\*Students residing at home EFC Eligibility Potential Cut-Off is 1701

## **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 January 1<sup>st</sup> to apply for aid for the following academic year. However, beginning with the 2017-18 aid year the FAFSA applications will be made available on October 1<sup>st</sup>. Applications are available online at [www.fafsa.gov](http://www.fafsa.gov) and should be completed using school code 001119. Students are encouraged to apply prior to March 2<sup>nd</sup>, 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 2<sup>nd</sup>. 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 2<sup>nd</sup> for the Transfer Entitlement Cal Grant or by September 2<sup>nd</sup> 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 eligible students whom maintained full-time enrollment throughout the semester.

**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. FWS Work Study is not offered during the summer semester. Students are eligible to work up to 36 months or until they earn their degree (one additional semester is allowed), whichever comes first. 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, even if no longer in attendance at Barstow Community College. Failure to complete the verification process will result in an over-award status for the student and the student 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/dispersing 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.

Students must submit required documentation by the posted deadline (found at [http://www.barstow.edu/fin\\_aid\\_forms.html](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](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 email address on record with Admissions & Records. It is the students' responsibility to ensure email addresses are up-to-date. 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](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.

## **Disbursement Dates**

Published on the Financial Aid website [http://www.barstow.edu/fin\\_aid\\_forms.html](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. 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

A check is sent to the student to the address on file with Admissions and Records within 7 business days of disbursement.

### **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 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 may opt out of the voucher process by not using the voucher. However, 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.

For more information: [Disbursing Based on Attending Hours](#).

### **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.

## **Satisfactory Academic Progress Procedures**

SAP is calculated for all students who were considered enrolled (remained in a class beyond the 20% point of the semester) 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. 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 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

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

### **Course Withdrawals, Incompletes, and Repetitions**

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.

Effective Spring 2012, due to new federal regulations, there is a limitation on the number of times federal financial aid funds can be used to pay for a previously passed course. The regulations state that students may receive federal financial aid funding for one repetition of a previously passed course. Students may receive aid while repeating previously failed courses.

### **Financial Aid Warning**

Students who fail to meet the qualitative or pace component as described above, will be placed on warning. While on warning, the student is eligible to receive aid.

### **Financial Aid Suspension**

Those students who do not achieve good SAP status after one semester of warning are placed on suspension and are not eligible to receive aid. In addition, those students who have exceeded their maximum timeframe or completed their program of study will also be suspended.

### **Financial Aid Appeal**

Those students who are suspended from aid may appeal the loss of aid eligibility on the basis of: the student’s injury or illness, the death of a relative, or other special circumstances.

### **Financial Aid Probation**

Those students granted an appeal are placed on financial aid probation and must follow the academic plan determined at the time of reinstatement. As long as the student continues to meet the academic plan requirements, loss of aid eligibility will not occur.

### **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 after termination 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.

### **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.

### **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.

### **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 Moodle 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.

### **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.