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).

For example, during the 2014-15 academic year, instruction for the fall 2014 semester begins Monday, August 18, 2014 and ends on Friday, December 19, 2014. This provides 18 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.

<table>
<thead>
<tr>
<th>Enrollment</th>
<th>EFC Eligibility Potential Cut-Off</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fewer than 6 units</td>
<td>1701</td>
</tr>
<tr>
<td>6-8.5 units</td>
<td>4601</td>
</tr>
<tr>
<td>9-11.5 units</td>
<td>5001</td>
</tr>
<tr>
<td>12 or more units</td>
<td>5158</td>
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</tbody>
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Programs Offered: BCC offers an Associate in Arts degree (AA), an Associate in Science degree (AS), and Associate of Arts for Transfer (AAT), all of which meet the minimum academic year definition. Students must declare an approved program of study with Admissions and Records to be eligible 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. 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 1st to apply for aid for the following academic year. Applications are available online at www.fafsa.ed.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 submit the signature page for the Financial Aid Policies and Procedures form 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 a student is on academic probation for two consecutive semester, BOG eligibility will be lost. Students may appeal through Admissions and Records. 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.

**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.

**SEOG (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. Students are eligible to work up to three years 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/](https://dream.csac.ca.gov/) prior to the financial aid deadlines listed at [www.barstow.edu/schedule](http://www.barstow.edu/schedule).

**Verification**

What students are verified?

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

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.

Any student requesting a professional judgment will be selected for verification.

Students must submit required documentation by the posted deadline (found at http://www.barstow.edu/FinancialAid/bcforms.asp) 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 Officer 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) Special Circumstances Appeal form. 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 Lifetime Pell Eligibility form found online at [http://www.barstow.edu/FinancialAid/bcforms.asp](http://www.barstow.edu/FinancialAid/bcforms.asp).

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
All financial aid funds are mailed by check to the address on file with Admissions and Records.

**Disbursement Dates**

Published in the Schedule of Classes each semester and on the Financial Aid website ([http://www.barstow.edu/FinancialAid/bcforms.asp](http://www.barstow.edu/FinancialAid/bcforms.asp)) 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 Shop 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 semester.

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](http://www.barstow.edu/FinancialAid/bcforms.asp).

**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**

At the end of every semester, 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.

**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 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.

Reestabishing 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.

Overpayments

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. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a recipient of Title IV grants withdraws from Barstow Community College after beginning attendance, the amount of Title IV grant earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. 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.

If a recipient fails to begin attendance, the student will owe the entire amount of receive aid back to Department of Education.

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. The percentage of Title IV aid earned is equal to the percentage of the payment period or period of enrollment completed.

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

The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV program aid disbursed plus the Title IV aid that could have been disbursed to the student or on the student’s behalf.

If the day the student withdrew occurs before the student completed 60% of the payment period or period of enrollment, 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 more than 60% of the payment period or period of enrollment, the percentage earned is 100%.

Instructors are required to submit the last date of attendance for all students receiving a substandard grade. When a student fails to earn a passing grade in any of their classes, the date provided by the instructor is used to calculate the withdrawal date.

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 for which the student is eligible for a Post-Withdrawal disbursement or 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 45th day following the date BCC sent notification to the student, and that if the student fails to pay BCC during the 45-day period, the student’s overpayment must be reported to the National Student Loan Data System (NSLDS) and referred to the Debt Resolution Services for collection.

Federal regulations for financial aid require that students who withdraw from all their classes before the 60% point of the semester must return part of their financial aid funds to the U.S. Department of Education because the money is unearned if a student is not enrolled in classes.

Withdrawing from classes can happen in two ways. BCC students can withdraw on their own, and instructors also have the choice of dropping a student who does not attend class. (Some instructors choose not to drop students even if they do not attend class.)
The Admissions Office publishes the withdrawal date for each semester as part of the school calendar. The Financial Aid Office will determine the amount of federal financial aid (Pell Grant and FSEOG) that a student earned as of the withdrawal date using federally approved methods to perform the calculations. The order in which Title IV program funds will be returned will follow the federal regulations as outlined in the Federal Student Aid Handbook.

Students will be notified by mail if they are required to repay any portion of the financial aid they received. Students are given 45 days to repay the amount to BCC. After 45 days, the student will owe either BCC for the institutional portion or the U.S. Department of Education directly.

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 other than allowing students 45 days to repay the full amount owed.

Students who owe a repayment to the College 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.