

College of the Redwoods

Financial Aid Policies & Procedures

2015-2016 Academic Year

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I. Introduction

The 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 help students have a positive college experience, the Financial Aid Office provides this information to help students better understand their relationship with financial aid. Deadlines and other important changes that may occur are listed on our website at: <http://www.redwoods.edu/Financial-Aid/>.

State and federal regulations allow community colleges participating in financial aid programs discretion when establishing college specific policies and procedures. This policy represents College of the Redwood's current practices whenever state and federal regulations determine that policy decision-making is the responsibility of the college. We provide this information for students, prospective students, and parents to help make informed choices about financial aid options. This information is subject to change due to changes in federal or state regulations, College policy, or budgeting by any agency supplying financial aid funding.

College of the Redwoods is accredited by the Accrediting Commission for Community and Junior Colleges of the Western Association of Schools and Colleges. A copy of the report is available on the College of the Redwoods website at <http://www.redwoods.edu/Accreditation/documents.asp>.

College of the Redwoods offers services for disabled students. You may visit their website at <http://www.redwoods.edu/district/dsps/> or make an appointment by calling 707.476.4280 (Eureka Campus).

II. Academic Year

Minimum Academic Year Definition

Academic programs offered at College of the Redwoods are calculated in units and measured by semesters. College of the Redwoods establishes two 16-week semesters (fall and spring) per academic year. This meets the federal minimum academic year definition (30 weeks of instruction minimum).

For financial aid purposes, this definition is important because it affects how payment periods are calculated. College of the Redwoods makes financial aid payments based on the college's semester.

To be considered full-time for financial aid for summer, students must be taking 12 or more units.

Programs Offered

College of the Redwoods offers an Associate in Arts degree (AA) and an Associate in Science degree (AS), as well as the Associate Degree for Transfer (ADT) which all meet the minimum academic year definition. In addition, College of the Redwoods offers some certificate programs which also meet the minimum academic year definition. Certificate programs that do not meet the minimum academic year definition are not approved for financial aid funding. The most updated list of programs approved for aid at College of the Redwoods is available on our website.

III. Cost of Attendance

Cost of attendance (COA), often called budget, refers to the average amount a full-time student can expect to spend while enrolled at College of the Redwoods over a nine-month period. The cost will differ depending on living status and residency: living independently off or on campus, living at home, California resident, or being a legal resident of another state.

Included in COA

The cost of attendance covers:

- Tuition and Fees
- Books and Supplies
- Room and Board
- Miscellaneous/Personal Expenses
- Transportation

The cost of attendance for students enrolled in less than 6 units includes tuition/fees, books/supplies and transportation expenses only (per federal regulation).

College of the Redwoods may adjust the cost of attendance on a case-by-case basis including reducing expenses if warranted.

Determination of Cost of Attendance

When available, College of the Redwood's Financial Aid Office reviews the California Student Aid Commission's most current Student Expenses and Resources Survey (SEARS). It is a wide survey of students' budgets and expenses from UCs, CSUs, community colleges, independent, and private career institutions.

Each year California legislators establish the cost for enrollment fees per unit. Full-time enrollment costs for the year are used along with information about the health fee. This sets the amount for tuition and fees while information from the SEARS is used to establish amounts for books and supplies and miscellaneous/personal expenses. Finally, Humboldt State University student budget information for room and board and transportation is used because of the close geographic proximity and shared residential areas. In this way, the Financial Aid Office establishes a reasonable cost of attendance.

The cost of attendance is subject to change depending on legislative activity.

Financial aid is intended to assist with these costs, but rarely will cover the full amount. For this reason, it is important to be prepared and have a realistic expectation of what you will need to pay 'out-of-pocket.'

Cost of Attendance (budget/expenses) 2015-2016

The expenses listed below are estimated costs for attending College of the Redwoods and are intended to give students a general idea about the costs. They are approximate only and may differ from student to student.

You need to be aware of these costs and be prepared to pay a portion yourself, as financial aid rarely covers the full cost, especially if you are out-of-state. You also need to have money up-front to pay for books, even if you expect to receive financial aid. All financial aid will go toward money owed to CR (tuition/fees and residence hall costs) first. No funds are disbursed directly to you unless all money owed to the college is paid in full.

<u>Budget/Expenses</u>	<u>With Parents</u>	<u>On Campus</u>	<u>Off campus</u>
Fees	\$1182	\$1182	\$1182
Books/Supplies	1764	1764	1764
Food/Housing	4080	7609	10098
Transportation	1180	900	1324
Miscellaneous/personal	2014	1638	2066
<u>Total for Calif Residents</u>	<u>\$10,220</u>	<u>\$13,093</u>	<u>\$16,434</u>
<u>ADD</u> Non-resident tuition*	\$4,944	\$4,944	\$4,944
<u>Total for Non-Residents**</u>	<u>\$15,164</u>	<u>\$18,037</u>	<u>\$21,378</u>

Your Expected Family Contribution (EFC) is used to determine your financial aid awards. The EFC is calculated based on your Free Application for Federal Student Aid (FAFSA) information. Most financial aid awards are based on financial need, which is the difference between the expenses/budget and your EFC. The resulting number is called financial need and is the maximum funding that can be received for the current academic year. This does NOT mean you will receive this maximum in financial aid.

Fees are based on full-time enrollment of 12 units per semester at \$46 per unit, plus the \$19 health fee per term plus \$10 student fee plus \$10 technology fee (24 units per year x \$46 per unit + fees = \$1182). **If you enroll in more than 12 units per semester, your costs will be higher.**

*Non-resident tuition is based on 12 units per semester at \$206 per unit (24 units per year x \$206 per unit = \$4994 + \$1182 fees = \$6126). **If you enroll in more than 12 units per semester, your costs will be higher.**

Students determined eligible for the Oregon Exchange (OR) program pay \$60 per unit in addition to California enrollment fees, **(\$1,440 per year for 12 units per semester) rather than the non-resident fees. **If you enroll in more than 12 units per semester, your costs will be higher.**

Note: The costs listed above for fees, non-resident/OR exchange tuition, and residence halls are subject to change without notice. The non-resident and Oregon exchange fees include a \$6 per unit capital outlay fee.

IV. Ability to Benefit (ATB)

Students enrolling for the first time after July 1, 2012 must have a High School Diploma, GED or state equivalent, including recognized home schools, to be eligible for any federal financial aid. Students will no longer have the option to pass an ATB test or to successfully complete 6 degree applicable units to gain eligibility for federal financial aid. Students who were enrolled in a higher education institution prior to this date and previously passed an approved ATB test may be eligible.

V. Packaging Policy

When a student applies for financial aid, the funds will usually come from more than one source. This combination of financial resources is referred to as packaging. Program awards are always subject to final approval of State and Federal budgets and appropriate allocations.

Available Financial Aid Sources

College of the Redwoods participates in the following financial aid programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- William D. Ford Federal Direct Loan Programs
- Board of Governor's Fee Waiver Program (BOGW)
- Bureau of Indian Affairs Grants (BIA)
- Cal Grant B and C
- Chafee Grant
- Americorps
- Scholarships

Definition of Financial Need

Student financial aid is packaged (given financial aid from several of the programs for which a student is eligible) based on the student's financial need. Financial need is determined by a student's Expected Family Contribution (EFC) as compared to College of the Redwood's Cost of Attendance (COA).

To meet with federal regulations, College of the Redwoods defines the neediest students as those whose EFC = \$0.

Resources Included in Award Packaging

Financial aid packages are awarded as follows:

1. The BOGW is awarded to those students who qualify for the program. College of the Redwoods awards the amount listed in College of the Redwood's Cost of Attendance for every eligible student even if the student is taking units which differ from the average enrollment information used to calculate the Cost of Attendance.
2. The Pell Grant is awarded to students who meet the federal criteria. The amounts of the award vary as the federal government determines.
3. The FSEOG is first awarded to Pell Grant eligible students with EFC = \$0 to help ensure that the neediest students receive these limited financial funds.

These are the only programs that College of the Redwoods includes as part of a student's initial financial aid package.

Resources Not Included in Award Packaging

College of the Redwood's financial aid packaging does not include loans (student or parent). Information about our loan program is provided upon request. College of the Redwoods is a 2-year school; students should note that loans are limited to federal sophomore amounts.

College of the Redwoods does not include Federal Work Study (FWS) in the initial financial aid package. Eligible students are awarded FWS funds on a first come, first served basis as we receive a limited amount of federal funding to award to eligible students. Initial awards are \$3,000 per academic year, depending on unmet need.

College of the Redwoods does not include CalWORKS employment in the initial financial aid package. Eligible students are awarded CalWORKS funds through the CalWORKS office which is then communicated to the Financial Aid Office.

College of the Redwoods does not include EOPS Book Vouchers or other EOPS awards in the initial financial aid package. Eligible students are awarded EOPS funding through the EOPS Office which is then communicated to the Financial Aid Office.

VI. Verification Policy

Verification Process

Each year the US Department of Education designates financial aid recipients whose documentation will be verified. College of the Redwoods verifies files identified by the federal government as part of its own verification process. Financial aid recipients' files are verified using federal requirements. College of the Redwoods also selects students for verification if we have reason to believe information is not accurate.

Verification Documentation

Students that do not use the IRS Data Retrieval when completing their FAFSA online, and who must verify their tax and income information, must provide an IRS Tax Transcript to our office. Federal regulations do not allow copies of federal tax returns (1040EZ, 1040A, 1040) beginning in the 2012-2013 academic year. To request an IRS Tax Transcript, students can call 1-800-908-9946, download or order it online at <http://www.irs.gov/> and under the "Tools" section select "Order a Return or Account Transcript."

Verification documents that are submitted incomplete will not be processed. This includes missing dates, required signatures, etc.

College of the Redwoods, when possible, will attempt to gather income information from the parents of dependent students who reside out-of-the-country.

Eligibility Changes Resulting from Verification

If the verification process results in a change of a student's financial aid eligibility, College of the Redwoods repackages the student for financial aid based on their new eligibility status and notifies the student with a new award letter via the student's redwoods.edu email account.

Corrections are made in the Financial Aid System and sent to the Central Processing System (CPS). Students are notified of corrections through receipt of an acknowledgment from the CPS.

VII. Eligibility Issues

Citizenship Documentation

College of the Redwoods uses any acceptable documentation in the Federal Student Aid Handbook for US citizens or permanent residents.

Conflicting Data

If in the process of reviewing a student's financial aid file, College of the Redwood's Financial Aid Office notices conflicting data, the conflict must be resolved before awarding can take place.

Additionally, if conflicting data is discovered after the first disbursement to a student, the conflicting data must be resolved before additional disbursements can be made. The deadline for receipt of verification information is the last day of the term in which the student is enrolled and has applied for aid.

Resolving Conflicting Data

The process of resolving the conflicting data is for the Financial Aid Office to:

1. Send notification to students via redwoods.edu email account
2. Have a phone conversation with the student
3. Request appropriate documentation

Financial Aid Fraud Policy

As stewards of Title IV funds, CR is obligated to assure that processes are developed to protect against fraud by either applicants or staff. All financial aid staff are responsible for detecting and reporting fraud. If, in the financial aid staff member's judgment, the applicant and his/her family has provided a fraudulent application or documentation, it must be reported immediately to the Director. College of the Redwoods is required to flag for further review and/or attempt to resolve any discrepancies or conflicting information and/or applications that are unusual or vary from normal activities.

Any combination of the following circumstances may be considered a flag for potential fraud. These circumstances do not indicate guilt or innocence but merely provide warning signs of potential financial aid fraud and would prompt financial aid staff to attempt to resolve discrepancies and conflicting information.

- Out-of-district address
- Distance Education courses only
- Random course patterns/enrollment not consistent with declared educational objective
- Failure to complete orientation and assessment
- Failure to provide accurate information regarding prior colleges attended

The Financial Aid Office must identify and resolve discrepancies in the information received from different sources with respect to a student's application for Title IV aid. Some of these areas include but are not limited to:

- College Admissions Application
- Need analysis documents (FAFSA)
- Copies of federal income tax documents
- Information regarding a student's citizenship
- Previous educational experience
- Documentation of the student's Social Security Number (SSN)

- Other factors relating to the student's eligibility for funds under Title IV aid programs (e.g., compliance with the Selective Service registration requirement)

In the context of the Financial Aid Office, fraud is the willful misrepresentation or falsification of information for the purpose of securing financial aid. Title IV fraud can take many forms, including, but not limited to the following:

- Falsified documents or forged signatures on an application, verification documents, or loan promissory notes
- False statements of income
- False statements of citizenship
- False statements of Academic Program
- Use of false or fictitious names or aliases, addresses, or SSNs, including the deliberate use of multiple SSNs
- False claims of independent status
- Patterns of misreported information from one year to the next

Institutions must refer applicants who are suspected of having engaged in fraud or other criminal misconduct in connection with Title IV programs to the Department of Education's (ED's) Office of Inspector General (OIG). The regulations require only that the institution refer the suspected case for investigation, not that it reaches a firm conclusion about the propriety of the applicant's conduct.

Referrals to the Office of Inspector General (OIG)

When a College of the Redwoods student is identified as being a potential victim or perpetrator of financial aid fraud, their account at the College is placed on hold. This hold prevents the student from registering and prevents the disbursement of any pending financial aid funds. Financial aid funds for the current semester may also be revoked pending resolution. The hold will remain in place until the student has provided any documents that College of the Redwoods may request. College of the Redwoods reserves the right to leave the hold in place until those documents are provided by the student.

In cases where College of the Redwoods finds that there is significant reason to be concerned that financial aid fraud is occurring, the College has an obligation to refer that information to the Office of The Inspector General of the U.S. Department of Education. In these instances the college will leave the hold in place until instructed by the Department of Education that it is appropriate to lift the hold.

On a case by case basis students enrolled in land/virtual courses or a combination of both may be requested to authenticate his/her identity. Students may be requested to provide identity verification such as a notarized proof of identify, signature and address.

Resolving Student Aid Reports (SAR) Comments

The same process used for resolving the federal SAR comments is used to resolve the college selected comments. Students are contacted through the student's redwoods.edu email and asked to provide documentation or submit forms to the Financial Aid Office. This process can happen anytime during the year when a SAR comment is generated that needs resolving.

Monitoring Mid-Year Transfers

When awarding a student within the academic year, sometimes the Financial Aid Office determines that the student was not enrolled at College of the Redwoods during the previous semester, (i.e. awarding for spring and the student was not enrolled in fall). In this case, College of the Redwoods checks NSLDS to calculate what the student was paid in Title IV aid from any school they attended in the previous semester, (Pell Grants, FSEOG, and loans), and determines if any of the student's scheduled awards need to be changed. These

adjustments are made manually to keep the student's awards within the federal limits. On occasion, NSLDS will not be current and we rely on the student and other schools to assist with this process.

VIII. Deadlines

Financial Aid Deadlines and Priority Dates

College of the Redwoods publishes deadlines and priority dates for various programs on our website, through student redwoods.edu email and/or other public postings.

The priority deadline for completed financial aid files (FAFSA and all other required documents) to receive aid at the beginning of the term is June 1, 2015 for the fall 2015 and/or full 2015-2016 academic year. Priority deadline for applicants attending spring 2016 only is November 1, 2015.

The deadline for satisfactory academic progress appeals and loan applications is the 10th week of the term (i.e. October 29, 2015 for the fall 2015 term and March 24, 2016 for the spring 2016 term).

Special conditions applications are accepted through mid-term only and will not be processed after that date (i.e. October 29, 2015 for the fall 2015 term and March 24, 2016 for the spring 2016 term).

The deadline for receipt of verification information is the last day of the term in which the student is enrolled and has applied for aid.

Late Documents

College of the Redwoods does not accept documents that have passed a published or otherwise indicated deadline. If there are extenuating circumstances, a decision will be made on a case by case basis by the Director of Enrollment & Financial Aid Services. The Director's decision is final.

IX. Student Rights and Responsibilities

Rights

Students at College of the Redwoods applying for, and receiving financial aid, have the following rights and responsibilities:

- what financial help is available, including information on federal, state, and school financial aid programs;
- how individual financial need is determined; including how costs for tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses are considered in your budget;
- to explain the various programs in your financial aid package and how and when you will receive your aid;
- what it costs to attend, and what the refund policies are if you drop out, dates and deadlines;
- how we determine whether you are making satisfactory academic progress, and what happens if you are not;
- what the deadlines are for submitting applications for each of the financial aid programs available;
- what resources (such as parental contribution, other financial aid, personal assets, etc.) are considered in the need calculation; and how much of your financial need, as determined by the school, has been met;
- what portion of your financial aid must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know the interest rate, the total amount that must be repaid, payback procedures, the length of time you have to repay the loan, and when repayment is to begin;
- how to apply for additional financial aid if your financial circumstances change resulting in increased need;
- cancellation options for loan recipients
- about the effect outside scholarships may have on your financial aid award.

Responsibility to:

- review and consider all information about a school's program before enrolling;

- regularly check your student redwoods.edu email account for information from CR and the Financial Aid Office;
- complete the financial aid application accurately and submit it on time to the right place. Errors delay aid. Intentional misrepresentation on an application for federal financial aid is a violation of law and a criminal offense subject to penalties. Knowingly providing false information on any documents required by CR will be cause for termination of aid and possible disciplinary action;
- respond promptly and return all requested additional documentation, verification, corrections, and/or new information to the Financial Aid Office or appropriate agency;
- activate Higher One CR Access Card to select the choice for direct deposit of financial aid and other disbursements into a Higher One account or student bank account;
- realize that you and your family, if applicable, are primarily responsible for your educational costs and have sufficient money available to cover the cost of textbooks and supplies and other immediate costs in case your file is still under review or you are deemed not eligible;
- understand what expenses are covered by financial aid;
- read, understand, accept responsibility for and keep copies of all forms and agreements you sign;
- know and comply with the deadlines for application or reapplication for aid, and with the school's refund procedures;
- repay any required financial aid within appropriate timelines;
- perform in a satisfactory manner the work that is agreed upon if accepting a Federal Work Study award;
- meet and maintain satisfactory academic progress according to our policies and standards; including enrolling in an eligible program and taking coursework toward that goal;
- report the receipt of all resources not considered in evaluating your eligibility;
- know the implications dropping or withdrawing from a course will have on your financial aid;
- notify us in writing if you are receiving financial aid for attendance at another institution while attending CR. It is against federal regulations for any student to receive federal financial aid at more than one college or university at the same time.

Student loan applicants have additional responsibilities to:

- notify CR and the lender(s) of changes in your name, permanent mailing address, or enrollment level;
- understand the total loan debt you are accruing and not apply for more than you can handle;
- comply with the provisions of any promissory note you sign;
- compare your anticipated monthly student loan payment and other expenses, to your expected take-home pay after college;
- repay your student loans, even if you don't complete your education, don't get a job, or are not happy with your education;
- file for a deferment or forbearance, or change repayment plans, if you are at risk of default on a student loan;
- complete entrance counseling prior to completing the loan application - and exit counseling before you leave school.

X. Board of Governors Fee Waiver (BOGW)

The Board of Governors Fee Waiver Program is available to any California resident who meets the financial eligibility requirements or qualifies through another program. California state law pertaining to the BOG fee waiver allows community colleges discretion in certain areas. These are College of the Redwood's practices with regards to the BOGW fee waiver policies outlined in the California Community Colleges Chancellor's Office Board of Governors Fee Waiver Program.

Changes to BOG Fee Waiver eligibility effective Fall 2016:

Community colleges are required to place students on probation who, after attempting at least 12 semester units, either have a grade point average below 2.0 or receive a "withdrawal," "incomplete," or "no pass" mark on 50 percent or more of total attempted units. This is not the same as financial aid satisfactory academic progress standards. Students who are placed on probation for two consecutive semesters lose their priority registration status. Beginning with registration for the Fall 2016 semester, students will also lose their fee waiver if they have been on college probation for two consecutive semesters. Those students who lose their

fee waiver can regain eligibility when they are no longer on probation or have a successful appeal. Foster youth are not subject to these new requirements.

Students who qualify for a waiver of non-resident fees due to the Dream Act provisions and otherwise qualify are eligible to receive the BOG fee waiver effective January 1, 2013.

1. College of the Redwood's Financial Aid Office considers the summer session a "trailer" for the academic year. If a student applies for a BOGW fee waiver for the summer session of 2015, the student is in effect applying for financial aid for the 2014-2015 academic year, not the 2015-2016 academic year.
2. If a student wants to qualify for the BOGW fee waiver under Method A, the student must submit the BOGW fee waiver application with the appropriate supporting documentation. College of the Redwoods does not provide any other supplemental form for BOGW Method eligibility.
3. A student who fails to register with selective service in accordance with the law (50 USC App 451 et seq.) may still receive a BOGW fee waiver at College of the Redwoods as long as they otherwise qualify for the program.
4. If a student signs the BOG fee waiver application and reports a registered domestic partnership, College of the Redwoods does not require additional documentation to verify the student's status.
5. If a student is independent only under the BOG fee waiver application criteria, College of the Redwoods accepts the information on the signed application without requiring any additional documentation.*
6. In order to qualify under Method A for the BOG fee waiver, College of the Redwoods accepts the following documentation:
 - a. TANF cash assistance – the student must provide a current or previous month copy of their benefits and a letter from the county confirming that the student receives assistance during the time of application.
 - b. SSI/SSP – the student must provide a current or previous month printout clearly stating their monthly benefits.
 - c. General Assistance – the student must provide a current or previous month printout from the county confirming that the student will receive assistance during the period of time for which the student is requesting financial aid. Evidence of the student receiving food stamps or Medi-Cal is not enough.
7. If a student requests an adjustment be made to the student's/family's income for Method B of the BOG fee waiver then the student must submit a FAFSA and request special condition consideration. Professional judgment is not used by College of the Redwoods for the BOG fee waiver application alone. Any consideration will be in the context of a broader determination of a student's eligibility for all types of financial assistance as provided for in Section 4.4.2 of the California Community Colleges Chancellor's Office Board of Governors Fee Waiver Program.
8. If a student does not qualify for Method A or B and wishes to qualify under Method C, then a valid FAFSA must be processed, indicating a defined need of at least \$1,104.
9. Title 5 of the California Code of Regulations requires documentation of those who are eligible for the BOG fee waiver program under Method B. College of the Redwoods requires all eligible students to self-certify their information and does not collect any additional documents unless conflicting information presents itself*.
10. The BOG fee waiver is considered an award in the package of financial aid to cover the enrollment fees as assessed per the California Code of Education. The amount listed by College of the Redwoods is currently \$552 per semester for eligible students. However this could change if the fees are increased by legislative action.
11. Students must provide documentation demonstrating eligibility for the Dependents of Law Enforcement or Fire Suppression Personnel Fee Waiver. College of the Redwoods requires a letter from the appropriate public agency indicating that the student is the surviving spouse, registered domestic partner or the child, natural or adopted, of a deceased person who met all of the requirements of Education Code Section 68120 (5.6.1).
The letter must be on agency letterhead and indicate for the deceased person, that:
 - a. He or she was a resident of California;
 - b. He or she was employed by a public agency;
 - c. His or her principal duties consisted of active law enforcement service or active fire suppression and prevention;

- d. He or she was killed in the performance of active law enforcement or active fire suppression and prevention duties.
12. College of the Redwoods attempts to establish students' eligibility for the BOG fee waiver program the same day the student's application is complete unless conflicting or incomplete information is provided. The last day to establish eligibility for the BOG fee waiver for the fall, spring, and summer semesters is the last day of the applicable summer semester.
13. College of the Redwoods will reimburse students for fees if the student establishes BOG fee waiver eligibility after having paid the fees within the same academic year only. BOG fee waivers awarded after registration/other enrollment activity will not necessarily cover all fees (particularly for classes for which the student has withdrawn). **It is the student's responsibility to ensure all applicable fees have been waived.** Students must notify the College of the Redwoods Financial Aid Office no later than six months after the term in question if they feel there was a discrepancy in the BOG fee waiver.
14. If College of the Redwoods determines that a student is eligible for the BOGW fee waiver program at the time of application, and we later discover that they are ineligible, the student is responsible for payment of all applicable fees.
15. BOG fee waiver recipients are responsible for paying health, material, audit, student activity and other fees that may be required or optional (such as the technology fee).
16. BOG fee waiver applicants should apply prior to registration. It is the student's responsibility to ensure the BOG has been applied to his/her account and all applicable fees have been waived.

*While we state above that we will not require additional documentation, we will select applications on a random basis and request more documentation to ensure the integrity of the application process.

XI. Satisfactory Academic Progress

Federal and state financial aid regulations require all colleges to establish policies to determine whether a student is making satisfactory academic progress (SAP) in his or her program of study. The goal is to ensure students are making progress toward graduation. **These rules must apply to all students whether or not they were recipients of financial aid previously at CR or at other colleges.**

Understanding and meeting the SAP standards related to financial aid eligibility is important in meeting your educational goals. This document is provided in several communications so that students have information on these standards.

REGULATIONS REGARDING MULTIPLE REPEATS OF A COURSE AND FINANCIAL AID ELIGIBILITY

Federal regulations (CFR 668.2) no longer allow financial aid payment for multiple repeats of the same course. Students will not be paid for the third attempt of a course. For purposes of this regulation only, 'W' and 'F' grades are not considered attempts. Remember that both 'W' and 'F' grades are always included as attempts in the Satisfactory Academic Progress calculation. Federal regulations DO NOT allow accommodation for "special courses." There is no appeal.

Note that the repeat course policy for financial aid is separate from institutional academic policies regarding repeat courses.

REMEDIAL UNITS

Students are allowed to receive financial aid for some remedial (i.e. CR course numbers 300-399) coursework, up to 30 attempted units, if the coursework is a prerequisite for entrance into a regular college program. Financial aid cannot be received for more than 30 attempted units of remedial classes. There is no appeal of the 30 unit limit. Coursework determined to be below the Secondary Level is not eligible for federal financial aid funding; i.e. Math 301, 372 and Math 376 are not eligible for funding.

EDUCATIONAL PROGRAM

To be eligible for financial aid, students must be enrolled as a regular student in an eligible program. A regular student is defined as a person who enrolls for the purpose of obtaining a degree, certificate, or a transfer program. Students must declare an educational program and be taking courses toward an eligible A.A. degree, Certificate of Achievement or a transfer program. Not all programs are eligible for financial aid funding, particularly short-term programs.

Students who may declare an eligible program but do not appear to be following the requirements of the program (i.e. enrolling and completing appropriate coursework) may be required to submit additional documentation.

ACADEMIC REVIEW PROCESS

Your academic progress will first be determined at the time you apply for financial aid, and it is evaluated each term thereafter (after grades have been posted). **Remember that you could be eligible one term and not the next, so you must plan accordingly.** Academic Renewal is not recognized for financial aid academic progress purposes. All previous grades and units including repeated courses will be used in the SAP calculation, **even if financial aid was not received.**

Students with Bachelor's (or higher) Degrees have exceeded the maximum time frame.

SATISFACTORY ACADEMIC PROGRESS STANDARDS

There are several components to meeting the Satisfactory Academic Progress standard.

- A) Once you have attempted* 3 units or more at CR, you must:**
- **earn a cumulative Grade Point Average (GPA) of 2.0 or better**
 - **successfully complete 67% of all units attempted (see below for definition of attempted units)**

*Attempted Units include the units that you complete as well as the units that you drop (after census date) or otherwise fail to complete. Units considered attempted, but not completed are: "W" (Withdrawal), "F" (Failing Grade), "NC" (No Credit), "NP" (No Pass), "I" (Incomplete), "RD" (Report Delayed), "IP" (In Progress). It is the student's responsibility to notify the Financial Aid Office if an 'incomplete' grade is changed.

- B) Unit Limit / Pace toward completion: You must meet your educational objective before attempting 125% of the number of units required for your academic program and/or transfer.**

i.e. a Certificate of Achievement in CIS Networking is 31 total units—your maximum would be 38 units
i.e. many A.A. Degrees are 60 units—your maximum would be 75 units

Units from all prior college coursework that have been evaluated and apply toward your program will be included in the unit limit calculation.

Because of the unit limit, it is vitally important you decide on an educational goal early, and enroll in courses required to complete that goal. Counseling and advising services and career planning courses are available to help you decide on the educational goal which is best for you.

At the end of each term, your SATISFACTORY ACADEMIC PROGRESS will be re-evaluated and you will be notified of your new status by e-mail; however, students are responsible for knowing their academic status that could result in ineligibility and/or suspension of aid.

SATISFACTORY PROGRESS STATUS DEFINITIONS

Satisfactory – you are meeting the requirements and are eligible for financial aid (if otherwise eligible)

Warning – you did not meet the requirements for the term. The next term you attend is a 'warning' term. You are eligible for financial aid (if otherwise eligible) during your warning term.

Suspension – you did not meet the requirements during your ‘warning’ term. You are not eligible for financial aid; which includes most financial aid programs, including federal/state grants, student loans, and federal work study. You are eligible for the Board of Governor’s (BOG) fee waiver, if otherwise eligible (subject to change pending state legislative action).

Probation – you filed an appeal and it was approved. You are on ‘probation’ based on your approved appeal

APPEAL PROCESS GENERAL INFORMATION

Financial aid suspension is SERIOUS and appeals are not automatically granted. You may not appeal in person. The completed appeal form, supporting documentation, your overall progress toward your goal and your past academic performance will be evaluated.

Appeals must include: documentation to support extenuating circumstances and must address why you failed to make SAP each term, and what has changed in your situation that would allow you to meet the standards. Types of documentation include death certificate, doctor/hospital bills, court orders, etc. Failure to provide this information will result in an automatic denial of the appeal.

All appeals (including secondary) must be submitted no later than the 10th week of the term for which you are appealing. *The 10th week of the term includes breaks (such as spring break).* You will be notified of the results of the appeal through your student redwoods.edu e-mail account.

Academic progress/performance from schools other than College of the Redwoods may be taken into consideration on a case by case basis in the review of your appeal.

- Appeals based solely on financial and/or emotional needs without sufficient explanation or documentation will not be approved; i.e. *“I need the money” or “I didn’t take my classes seriously” and similar reasons are not accepted as extenuating circumstances for an appeal.*
- Work is not considered a hardship since financial aid is viewed as a supplement to the student’s income in order to help reduce the number of hours the average student would have to work.
- It is the responsibility of the student to successfully complete all classes enrolled. Please remember that dropping a class, failing a class, or withdrawing from a class is a personal decision made by the student. Without documentation of extenuating circumstances, appeals will not be approved.
- All appeals (including secondary) must be submitted no later than the 10th week of the term for which you are appealing. You will be notified by your student redwoods. edu e-mail of the results.
- If your appeal is denied and additional information becomes available that was not considered during the initial review, you may appeal the decision by submitting the additional information and/or documentation to the Financial Aid Office. The Secondary Appeals Committee will review this appeal.
- The Secondary Appeals Committee’s decision is final.

Appeals for specific situations:

A) Students who did not meet the 2.0 GPA or 67% completion rate:

You may appeal **if** there are extenuating circumstances that led to your failure to maintain SAP. Documentation of extenuating circumstances is required for each term in which the minimum standards were not met.

If the appeal is **approved**, you will be placed on a probationary status and your status will be reviewed each semester. While on probation, you will be eligible to receive financial aid for the semester in

which your appeal was approved. However, you **MUST** meet the minimum standards each semester for continued eligibility.

If your appeal is **denied**, you may regain eligibility for future terms by bringing your academic record up to the Financial Aid SAP standards (a cumulative GPA of at least 2.0, a cumulative 67% or higher completion rate and have not reached the unit limit as described in the **Unit Limit / Pace toward completion section above**).

B) Students who have reached the unit limit

You may appeal if you have reached the maximum attempted unit limit but have not yet completed your educational goal due to extenuating circumstances such as a recent disability or job layoff that requires retraining or further education to a different career major. In general, changing majors does not automatically create cause for extending this limit.

If the appeal is **approved**, you will be placed on a probationary status and your SAP will be reviewed each semester. Additional requirements *may* be requested such as an academic plan or other documentation of progress. While on probation, you will be eligible to receive financial aid for the semester in which your appeal was approved. However, you **MUST** meet the minimum standards each semester for continued eligibility.

Examples of appeals that may be **denied**: you have not been or are not taking required classes for your program, you have an excessive number of units attempted or completed, you have changed your major several times, you are on a waiting list for a program but have met all the requirements, etc.

XII. Return to Title IV (Receiving Federal Funds and Withdrawing)

Partial Withdrawal and Financial Aid Eligibility:

Adding and/or dropping units after the first grant disbursement will require a review and possible adjustment of any future disbursements. Students may be required to repay a portion of the aid received if they drop units after the first grant disbursement. Students who drop below half-time enrollment (6 units) prior to the mid-term disbursement will be required to repay a significant portion of the aid received.

Totally Withdrawing (officially or unofficially) and your Financial Aid Eligibility:

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. Official withdrawal occurs when a student completely withdraws from all classes. Unofficial withdrawal occurs when a student simply stops attending all classes, but fails to officially withdraw ('F' grade). Both types of withdrawal are subject to repayment. This repayment calculation is called R2T4 (Return to Title IV).

The Financial Aid Office will determine the amount of federal financial aid (Pell Grant, FSEOG, Federal Student Loans, and Parent Plus Loans) 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 sent notification if they are required to repay any portion of the financial aid they received via their redwoods.edu email account. Students are given 45 days to repay the amount to College of the Redwoods. After 45 days, the student will owe the U.S. Department of Education directly. If a student owes money to the U.S. Department of Education, they 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. College of the Redwoods 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 or receive transcripts.

If a student receives an "F" in a course, the instructor will annotate the last date of attendance on the grade roster. If it is discovered that the "F" was due to an 'unofficial' withdrawal, then College of the Redwoods will calculate the return of aid as necessary. The reported last date of attendance will also be used to update student enrollment status to the National Student Loan Database.

XIII. Financial Aid Resources Available

College of the Redwoods makes several financial aid resources available to its students including state, federal, and local funds. Some funds are need-based, meaning the funds go to the most financially needy students who qualify first. There are also non-need based funds which are available to any students who qualify for the programs regardless of their income or that of their parents. Please refer to the Financial Aid Office's webpage for detailed information.

Need-based programs include Pell Grant, Federal Supplemental Education Opportunity Grant (FSEOG), subsidized student loans, work-study, Board of Governor's Fee Waiver Program (BOGW), Cal Grant, and some scholarships.

Non-need based programs include unsubsidized student loans, parent loans, and some scholarships.

Students who would like to be considered for financial aid must apply using the [Free Application for Federal Student Aid](#) (FAFSA), available at www.fafsa.ed.gov. Some financial aid resources require a student to submit additional application materials; scholarships, for example, might have a completely separate form to submit to the funding agency. The Financial Aid Office is not responsible for the application process of outside resources like non-College of the Redwoods scholarships, although all students are encouraged to apply for scholarships that might contribute to their financial resources while attending college.

XIV. How and When Financial Aid Will be Disbursed

All financial aid is refunded through the Business Office. Students' funds will first reduce applicable debt owed to College of the Redwoods. Excess funds will be disbursed to the students CR Access Card. Detailed disbursement information is provided to students with their award letter and is also available on our website.

Pell Grant disbursements are normally made in two disbursements per semester. The first disbursement is 50% of the student's semester Pell Grant eligibility. This disbursement will take place the first week of the new semester. The other 50% of the Pell Grant will be disbursed mid-way through the semester if the student meets all eligibility requirements. Students are not eligible for payment for classes added after the mid-term processing date (10 days prior to the mid-term disbursement). This is the financial aid 'freeze' date, after which no adjustments are made, up or down, for unit changes.

Disbursements may be delayed for summer, late start and/or other non-traditional class formats due to the manual processing required.

As students become eligible for additional aid, additional disbursement dates are scheduled on approximately a bi-weekly basis.

Student loan disbursements will be made no earlier than 30 days after the first day of the term as part of our default prevention plan.

XV. Pell Grant Processing

"Cross-Over Payment Period" is any period that includes both June 30th and July 1. For the purposes of federal financial aid programs, this period must be assigned to a specific financial aid award year. These years begin each July 1.

College of the Redwoods generally has a number of summer sessions of differing lengths in an effort to be responsive to the needs of the student body. For the purposes of all federal aid programs, the separate sessions are combined into one **"Cross-over" Payment Period**.

The 2014-2015 Free Application for Federal Student Aid ("FAFSA") will be used to determine eligibility for Pell Grant for the 2015 summer semester. Students who are entering College of the Redwoods for the first time during the 2015 summer session should complete the FAFSA online at www.fafsa.gov.

Eligibility Limit

The maximum **lifetime** eligibility to receive a Pell Grant has changed from 9 full years to 6 full years effective July 1, 2012. Less than full-time will be prorated and extend the life of the eligibility. Once students have reached the Pell Lifetime Eligibility Limit, they will no longer be eligible for Federal Pell Grant.

XVI. Consumer Information

As a service to students and in order to comply with federal regulations, several campus offices coordinate and track consumer information. The link below incorporates all consumer information areas.

<http://www.redwoods.edu/consumerinfo.asp>

Copies of Records

No copies of Financial Aid forms submitted/completed by students or any other agency/servicer on behalf of a student will be provided. It is recommended that you make copies of all completed forms for your records or future reference.

FERPA

College of the Redwoods follows the requirements of The Family Educational Rights and Privacy Act (FERPA) to ensure students certain rights with respect to their educational records.

All students will be required to present one type of photo ID anytime they inquire about specific financial aid information in-person. In order to receive personally identifiable information over the phone, students must indicate the password that they provided on the *Financial Aid Information Contract* or the *Consent for Release*. A release can be submitted by the student for a parent/spouse or other party to request information on the student's behalf. No information will be provided to such persons without a password.

XVII. Loan Policy

College of the Redwoods (CR) participates in the William D. Ford Federal Direct Stafford Loan Program (Direct Loans); a Federal Title IV Program.

It is the philosophy of the Financial Aid Program at College of the Redwoods that loans should be taken out as the last alternative for financing a student's education. It is also recognized that in some cases, a student loan may be the only viable alternative for meeting educational expenses.

All students interested in student and/or parent loans through CR must complete the Free Application for Federal Student Aid (FAFSA) and all required documents. Additionally, a separate loan application/process is required.

College of the Redwoods recommends a total borrowing limit of \$15,000. This loan limit includes all student loans, including amounts received from other institutions.

Private loans are not guaranteed by the federal government and do not provide the same benefits to students as federal loans. For this reason, as well as our relatively low costs, CR does not endorse, certify, or participate in alternative loan programs.

Direct Loan Packaging Policy

A statement will be included on the Financial Aid Award Notification sent to students through their student redwoods.edu email indicating that the student may be eligible for student loans. Students wanting more information are instructed to view the *Loan Process Information Packet* on our website or contact the Financial Aid Office for more information.

College of the Redwoods identifies a first-year student as one who has completed less than 30 degree applicable units and a second-year student as one who has completed 30 or more degree applicable units.

Application and Disbursement Procedures

College of the Redwoods is required to document students' completion of both Direct Loan Entrance and Exit Counseling to demonstrate its compliance with the U.S. Department of Education's requirement. Both counseling sessions cover those topics specified by federal regulation including borrower rights and responsibilities, explicit information of the options of repayment and consolidation of previous educational loans.

Student borrowers are required to complete the Direct Loan Entrance Counseling session on-line. Students may be required to complete Direct Loan Entrance Counseling or other enhanced entrance counseling services on an annual basis.

Student borrowers may be required to provide up-to-date contact information and references on an annual basis, or more frequently on a case by case basis.

All loans are disbursed in two payments. Students will normally receive one-half of the loan proceeds in the fall semester and the other half during the spring semester. The second disbursement will occur only after the fall grades have been reviewed.

College of the Redwoods defines the loan period based on the projected enrollment of the student. If a student receives loans from another school within the same loan period, then we must consider all loans received and certify only the remaining loan eligibility.

Disbursements and refunds of loan funds may be delayed due to various start dates of online, late start or other non-traditional class formats in which the student is registered.

Students will receive written notification of their loan disbursement dates and cancellation options within 14 days of each disbursement.

Students must be enrolled in a minimum of six units required for the student's declared academic program and attending all classes in order to receive loan proceeds. If students drop below six units, withdraw from all classes, or are suspended for not meeting the Satisfactory Academic Progress requirements, any unpaid loan disbursements will be cancelled.

Students applying late and requesting retroactive loan disbursements for the prior term in an award year must satisfactorily complete a minimum of six units to be eligible for any retroactive payment.

College of the Redwoods will not disburse any Direct Loan until a minimum of 30 calendar days **after** the student's actual half-time attendance begins.

Student borrowers are required to complete the Direct Loan Exit Counseling session on-line. Exit counseling must be completed at the conclusion of their academic stay with College of the Redwoods.

Loans will be canceled for any borrowers who have not submitted all required loan documents or have not completed all requirements (i.e. entrance counseling, promissory note, etc.) by the 10th week of each term. Students are responsible for meeting applicable deadlines and ensuring all required steps have been completed.

Default Prevention and Management

Refusing to originate a loan or originating for less than maximum eligibility

HEA Sec. 479(A)(c), 34 CFR 685.301(a)(8), DCL GEN-11-07

College of the Redwoods is committed to Default Prevention and Management and strives to limit loan defaults and the debt of our students. A high loan default rate may affect all CR students' eligibility for grants, loans, and Federal Work Study. For this reason Financial Aid may use professional judgment to decline or reduce the loan requested to higher risk students on a case-by-case basis. High levels of indebtedness (including loans from other colleges), coupled with a small amount of progress in an academic program is a common indicator of high risk for default. In these circumstances, financial aid will provide the explanation for refusing to originate or originating for less than maximum loan eligibility to students in writing.

College of the Redwoods recommended total borrowing limit is \$15,000. This loan limit includes all student loans, including amounts from other institutions. If a borrowed amount is at or beyond this recommended level of indebtedness a student may be required to submit an appeal. Students who reach certain levels of total loan indebtedness may be required to complete enhanced loan entrance counseling and financial literacy education.

In response to Default Prevention and Management initiatives students who have a pattern of withdrawing from course(s) or students who are in 'Warning' SAP status may be required to meet with financial aid staff prior to loan certification. Academic progress/performance from schools other than College of the Redwoods may be taken into consideration when determining if a student must meet with financial aid staff.

First time borrowers with College of the Redwoods may be required to meet with Financial Aid staff to discuss financial and academic planning.

The decision to deny a loan is appealable to the Director of Enrollment and Financial Aid Services. The Director's decision is final.

Previous Defaults

Students who have previously borrowed from an educational loan program and have defaulted on such a loan will be eligible to borrow a Direct Loan at CR once they have paid the previous loan in full, have consolidated a previously defaulted loan, or have made satisfactory repayment arrangements, generally defined as having made six consecutive monthly payments. The student must provide documentation from the holder of the loan indicating that a satisfactory repayment plan has been approved and six consecutive monthly payments have been made or a promissory note marked "Paid in full" is submitted.

Students with a previously defaulted student loan or who has had the loan repaid by involuntary means, (i.e. income tax refund withheld, defaulted then permanent disability discharge has not demonstrated a willingness to repay the debt.) may not necessarily regain eligibility for financial assistance. CR may refuse to process a Direct Loan for such a student on a case-by-case basis. The student will be notified via email of this decision.

Assistance with Resolving a Problem or Dispute

Students are advised to keep all of student loan papers and correspondence for their records. Students, who have a problem with a federal student loan, should contact their loan holder or loan servicer to try and resolve

the problem. If students are unable to resolve the problem they may contact the Federal Student Aid (FSA) Ombudsman for assistance. The FSA Ombudsman works with federal student loan borrowers to resolve loan disputes or problems from an impartial, independent viewpoint. They do not have authority to reverse decisions made. FSA Ombudsman can be reached at: Office of Ombudsman, U.S. Department of Education or by email to ombudsman.ed.gov or by phone at 1-877-557-2575.

XVIII. Professional Judgment

Issues and decisions related to professional judgment are made on a case-by-case basis.

Financial Eligibility

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 Special Conditions form. The form can be obtained from the Financial Aid Office or by downloading it from the College of the Redwoods Financial Aid website.

Special condition applications must be submitted no later than mid-term of the spring semester to be considered for the current academic year. Students enrolled for fall only must submit special conditions applications no later than mid-term of the fall semester in order to be considered. Exceptions may be made for enrollment in summer school.

A student or a student's parent should consider requesting review of the student's eligibility if either experience:

1. Loss of employment
2. Lost of income due to retirement
3. Loss of income due to divorce or legal separation
4. Loss of income due to death of a spouse or parent
5. Loss of untaxed income or benefits
6. One-time income
7. Loss or hardship due to disability or natural disaster.
8. Discharged from active military duty

The documentation required in each case is listed on the Special Conditions form.

Dependency Override

College of the Redwoods may be able to make exceptions to the requirement that you provide parental information on your Free Application for Federal Aid (FAFSA) only if you have documented unusual circumstances. Unusual circumstances are defined in federal regulations and include an abusive family environment or abandonment by parents. **Note: your parents' unwillingness to pay for your education is not sufficient grounds for an exception to the dependency status rules.** A dependent student can request to be considered independent by submitting a Dependency Override Request form. The form is available from the financial aid website. Documentation required is listed on the Dependency Override Request form.

Dependency override requests must be submitted no later than mid-term of the spring semester to be considered for the current academic year. Students enrolled for fall only must submit the override request no later than mid-term of the fall semester in order to be considered. Exceptions may be made for enrollment in summer school.

XIX Cal Grant Policy

Cal Grants are awarded by the [California Student Aid Commission](#) (CSAC). Both the FAFSA and the GPA must be submitted by March 2nd, to meet the Cal Grant deadline. If students miss that deadline, and you plan

on attending a California Community College, there is an alternate deadline of September 2; however, the number of awards available for this program is very limited.

Beginning with the 2014-2015 academic year, students who qualify under the Dream Act can apply for and receive Cal Grant Entitlement Grants. Students should complete the Dream Act application on the CSAC website rather than completing the FAFSA at www.csac.ca.gov/.

CSAC makes the initial eligibility determination; however, College of the Redwoods is required to ensure students qualify and meet all final eligibility criteria before payment is made. Payments are dependent upon state funding. Students can learn more about the Cal Grant programs at www.webgrants4students.org.