

College of the Siskiyous Financial Aid Policies & Procedures 2016-2017 Academic Year

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. The mission of the College of the Siskiyous Financial Aid Office is to increase opportunities for student access and success in higher education by helping students and their families. Deadlines and other important changes that may occur are listed on our website at: <http://siskiyous.edu/financialaid/>.

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 Siskiyous 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 Siskiyous 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 Siskiyous website.

College of the Siskiyous provides services for students with disabilities. Information is available on their website: <http://www.siskiyous.edu/dsps/>.

II. Academic Year

Minimum Academic Year Definition

Academic programs offered by College of the Siskiyous are calculated in units and measured by semesters. College of the Siskiyous establishes two 18 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 Siskiyous 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 Siskiyous offers an Associate in Arts degree (AA) and an Associate in Science degree (AS), as well as the Associate Degree for Transfer (AA-T) which all meet the minimum academic year definition. In addition, College of the Siskiyous 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.

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 Siskiyous 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 Siskiyous 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 Siskiyous' 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.

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) 2016-2017

The expenses listed below are estimated costs for attending College of the Siskiyous 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 College of the Siskiyous (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.

<i>Based on 12 Units Per Semester</i>	CALIFORNIA RESIDENTS	OREGON EXCHANGE	OREGON RESIDENTS	NON- RESIDENTS
BUDGET CATEGORIES				
<u>With Parents</u>				
In-State Tuition and fees	\$1,154	\$50	\$1,154	\$1,154
Books and Supplies	\$1,791	\$1,791	\$1,791	\$1,791
Room and Board	\$4,968	\$4,968	\$4,968	\$4,968
Non-Resident Tuit	\$0	\$3,312	\$4,416	\$5,088

Miscellaneous	\$3,177	\$3,177	\$3,177	\$3,177
Transportation	\$1,107	\$1,107	\$1,107	\$1,107
Total	\$12,197	\$14,405	\$16,613	\$17,285

Off Campus

In-State Tuition and Fees	\$1,154	\$50	\$1,154	\$1,154
Books and Supplies	\$1,791	\$1,791	\$1,791	\$1,791
Room and board	\$8,577	\$8,577	\$8,577	\$8,577
Non-Resident Tuit	\$0	\$3,312	\$4,416	\$5,088
Miscellaneous	\$2,916	\$2,916	\$2,916	\$2,916
Transportation	\$1,242	\$1,242	\$1,242	\$1,242
Total	\$15,680	\$17,888	\$20,096	\$20,768

On Campus

In-State Tuition and Fees	\$1,154	\$50	\$1,154	\$1,154
Books and Supplies	\$1,791	\$1,791	\$1,791	\$1,791
Room and Board	\$8,000	\$8,000	\$8,000	\$8,000
Non-Resident Tuit	\$0	\$3,312	\$4,416	\$5,088
Miscellaneous	\$2,331	\$2,331	\$2,331	\$2,331
Transportation	\$837	\$837	\$837	\$837
Total	\$14,113	\$16,321	\$18,529	\$19,201

Resident Enrollment Fee: \$46 per unit

Oregon Students – Exchange Program: \$138 per unit (no enrollment Fee)

Oregon Students: \$184 per unit (\$138 per unit, plus \$46 per unit enrollment fee)

Non-Resident Tuition: \$258 per unit (\$212 per unit, plus \$46 per unit enrollment fee)

Student Health Fee (all students) \$19 per semester (12 or more units)

\$16 per semester (Less than 12 units)

\$16 Summer Enrollment

Student Center Fee (all students) \$1 per unit (max \$5 per semester)

Student Representation Fee (all students) \$1 per semester

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. **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.

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 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 Siskiyous 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 Siskiyous Cost of Attendance (COA).

To meet with federal regulations, College of the Siskiyous 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 Siskiyous awards the amount listed in College of the Siskiyous 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 to help ensure that the neediest students receive these limited financial funds.

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

Resources Not Included in Award Packaging

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

College of the Siskiyous 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 \$2,000 per academic year, depending on unmet need.

College of the Siskiyous 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 Siskiyous 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 Siskiyous 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 Siskiyous, 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 Siskiyous 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 College of the Siskiyous 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 Siskiyous uses any acceptable documentation in the Federal Student Aid Handbook for United States citizens or permanent residents.

Conflicting Data

If in the process of reviewing a student's financial aid file, College of the Siskiyous 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 the student email account
2. Have a phone conversation with the student
3. Request appropriate documentation

Financial Aid Fraud Policy

As stewards of Title IV funds, College of the Siskiyous is obligated to assure that processes are developed to protect against fraud by either applicants or staff. College of the Siskiyous financial aid staff will not award aid to themselves or their immediate family members. Staff will refer this task to another financial aid staff member to avoid the appearance of a conflict of interest. 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 Siskiyous 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 Siskiyous 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 Siskiyous may request. College of the Siskiyous reserves the right to leave the hold in place until those documents are provided by the student.

In cases where College of the Siskiyous 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 college 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 Siskiyous during the previous semester, (i.e. awarding for spring and the student was not enrolled in fall). In this case, College of the Siskiyous 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 Siskiyous publishes deadlines and priority dates for various programs on our website, through student 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, 2016 for the fall 2016 and/or full 2016-2017 academic year. Priority deadline for applicants attending spring 2017 only is November 1, 2016.

Progress Disqualification Appeals will be accepted: **July 15th, 2016**

Maximum Timeframe Appeals will be accepted: **May 1, 2016**

Last day to submit a Fall Appeal is: **October 16, 2016**

Last day to submit a Spring Appeal is: **March 25, 2017**

Special conditions applications are accepted through mid-term only and will not be processed after that date (i.e. October 16, 2016 for the fall 2016 term and March 11, 2017 for the spring 2017 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 Siskiyous 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 Financial Aid. The Director's decision is final.

IX. Student Rights and Responsibilities

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

All students have the right to:

- guaranteed, fair and equitable treatment in the awarding of financial aid. Appeal procedures exist for anyone who feels that a violation of the above has occurred. Contact the Financial Aid Director.
- receive full and open information about various financial aid programs and their eligibility for them. They have the right to know the selection and review process used to award financial aid.
- know the cost of attending College of the Siskiyous, the refund policies in case of withdrawal, the academic programs offered by the college, the faculty, physical facilities of the institution, and the data regarding student retention at College of the Siskiyous.
- what portion of the financial aid they received must be repaid, and what portion is grant aid. If the aid is a loan, they have the right to know what the interest rate is, the total amount that must be repaid, the pay back procedures, the length of time they have to repay the loan, and when repayment is to begin.
- to know how the school determines whether they are making satisfactory progress and what happens if they are not.
- to be permitted to examine the contents of their own file.
- decline financial aid awards.
- have portions or all of their financial aid material or information forwarded to other institutions or agencies upon their own release.

All students have the responsibility to:

- review and consider all information about the school's program before they enroll.
- pay special attention to and accurately complete the application for student financial aid. Errors can result in long delays in receipt of financial aid. Intentional misreporting of information on application forms for federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code
- return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which the student submitted applications.
- read and understand all forms that they asked to sign and keep copies of them.
- define a purpose, intent, or goal by filing with the college a specific educational objective identifying a degree, a certificate, or intent to transfer to another school.

- Carry and complete a specific number of units each semester, report graduation or withdrawal, and notify the Financial Aid Office of changes in financial status, marital status, or unit load.
- accept responsibility for all agreements signed.
- use the funds only to meet educational costs. Any other use of funds is prohibited by law.
- understand loan obligations. Accepting student loans means that the student is pledging future earnings to pay for college costs. Read the conditions of the loan carefully, noting particularly the minimum repayments that will be required. If application for student loan is recommended to meet remaining need, students do not need apply, and are recommended to not apply, if they feel they can get by without it.
- notify the lender of changes in your name, address, or school status, if you have a loan.
- know and comply with your school's refund procedures.
- maintain good class attendance in keeping with institutional attendance policy as defined in the college catalog.
- be punctual and work hours agreed upon, if employed under student work programs. When ill, student must report nature of absence to supervisor at earliest opportunity. If terminating employment, student must report to the supervisor and the Financial Aid Office.
- know and comply with the deadlines for application or reapplication for aid.
- maintain repayment of educational loans or grants. The law requires that we deny financial aid to those who are in default on a loan or in repayment on a grant.
- be responsible for petitioning for reinstatement immediately upon application, if a student applies for financial aid while on disqualified status.

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 BOGW fee waiver allows community colleges discretion in certain areas. These are College of the Siskiyous practices with regards to the BOGW fee waiver policies outlined in the California Community Colleges Chancellor's Office Board of Governors Fee Waiver Program Manual.

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

1. College of the Siskiyous 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 2016, the student is in effect applying for financial aid for 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 Siskiyous 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 Siskiyous as long as they otherwise qualify for the program.
4. If a student signs the BOGW fee waiver application and reports a registered domestic partnership, College of the Siskiyous does not require additional documentation to verify the student's status.
5. If a student is independent only under the BOGW fee waiver application criteria, College of the Siskiyous accepts the information on the signed application without requiring any additional documentation.*
6. In order to qualify under Method A for the BOGW fee waiver, College of the Siskiyous 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 BOGW fee waiver then the student must submit a FAFSA and request special condition consideration. Professional judgment is not used by College of the Siskiyous for the BOGW 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 BOGW fee waiver program under Method B. College of the Siskiyous requires all eligible students to self-certify their information and does not collect any additional documents unless conflicting information presents itself*.
10. The BOGW 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 Siskiyous 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 Siskiyous 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 Siskiyous attempts to establish students' eligibility for the BOGW 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 BOGW fee waiver for the fall, spring, and summer semesters is the last day of the applicable summer semester.
13. College of the Siskiyous will reimburse students for fees if the student establishes BOGW fee waiver eligibility after having paid the fees within the same academic year only. BOGW 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 Siskiyous Financial Aid Office no later than six months after the term in question if they feel there was a discrepancy in the BOGW fee waiver.
14. If College of the Siskiyous 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. BOGW fee waiver recipients are responsible for paying health, material, audit, student activity and other fees that may be required or optional.
16. BOGW fee waiver applicants should apply prior to registration. It is the student's responsibility to ensure the BOGW 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 College of the Siskiyous 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 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.

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.

Qualitative Measure:

- Maintain a minimum cumulative Grade Point Average (GPA) of 2.0. (If all classes are taken on a credit/non-credit basis, the GPA requirement will not apply). A, B, C, D, RD, and F grades are used to calculate a student's GPA. Transferable units from prior colleges are not included in the GPA calculation.

Quantitative Measure (Pace of Progression):

- Receive credit for at least 67% of the total units attempted. Withdrawals (W), Incompletes (I or IP), No Credit (NC or NP), Report Delay (RD) and Failing (F) grades are considered units attempted. Transferable units from prior colleges will be included when determining a student's pace of progression.

Maximum Timeframe:

- Have attempted less than 150% of the maximum cumulative units required for completion of their program, for example:
 - o Most certificate programs: 30 units are needed to graduate; the maximum timeframe to complete the program would be 45 attempted units
 - o Most degree and transfer programs: 60 units or more are needed to graduate; the maximum timeframe to complete the program would be 90 attempted units

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:

Students receiving financial aid have the responsibility to follow the college's withdrawal procedures as outlined on College of the Siskiyou's web page, www.siskiyous.edu/apply/adddrop.htm. The Higher Education Act requires the college to calculate a Return of Title IV funds on all federal financial aid students who withdraw (officially or unofficially) from all classes on or before the 60% attendance point in the semester. 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.

A calculation is used to determine the percentage of the semester the student attended based on the withdrawal date/last date of attendance. The percentage of the semester the student attended is calculated as follows:

$$\frac{\text{Number of days in attendance}}{\text{Number of days in semester}}$$

The number of days counted includes all calendar days in the semester including weekends and holidays, but excludes college breaks of five or more days. The percentage of the semester the student attended is used to calculate the amount of the student's earned versus unearned federal aid funds. The unearned portion of federal aid funds received must be returned to the appropriate aid program in accordance with the order of return as mandated by law. The order of return is

Federal Direct Unsubsidized Student Loan
Federal Direct Subsidized Student Loan
Federal PLUS Loan
Federal Pell Grant
Federal SEOG Grant

The Financial Aid Office must calculate and return your unearned percentage of financial aid within 45 days of the student's withdrawal. The student will be sent notification detailing what was returned, and what, if any, balance is owed to COS, and the options are for repaying the funds owed.

The college is responsible for its return of funds first, followed by the student's return of funds. College of the Siskiyous exercises its option to collect from the student any funds the college is obligated to return, and funds required for College of the Siskiyous 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 College of the Siskiyous.

Students who stop attending College of the Siskiyous may not receive further financial aid disbursements, may lose some or all of the aid that has already been disbursed to their account, may be responsible for repayment of unpaid charges, and may be considered in overpayment status with USDOE. Students who stop attending all classes without officially withdrawing from the college will be subject to a Return of Title IV Funds calculation at the end of the semester, based on their last date of attendance determined by the Financial Aid Office.

Students who fail ALL courses attempted will also be subject to repayment provisions. We will assume that a student who fails all classes only attended 50% of the semester. A calculation for repayment will be made based upon that assumption. If such a student was actually in attendance past the 50% point of the semester, the course instructor must submit written verification to the Financial Aid Office within 45 days of the student's repayment notification or the end of the semester.

Owing this debt to the College will block/prevent you from enrolling/registering in future terms, accessing transcripts and grades.

XIII. Financial Aid Resources Available

College of the Siskiyous 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 Siskiyous 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 Siskiyous. Excess funds will be disbursed to the students according to their preference selected on the BankMobile website, using the code mailed to the student's address on file. 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 eligible for payment for classes added after the mid-term processing date (10 days prior to the mid-term disbursement).

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 approximately every two weeks.

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 Siskiyous 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 2016-2017 Free Application for Federal Student Aid ("FAFSA") will be used to determine eligibility for Pell Grant for the 2017 summer semester. Students who are entering College of the Siskiyous for the first time during the 2017 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.

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 Siskiyous 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 photo ID anytime they inquire about specific financial aid information in-person.

XVII. Loan Policy

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

It is the philosophy of the Financial Aid Program at College of the Siskiyous 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 College of the Siskiyous must complete the Free Application for Federal Student Aid (FAFSA) and all required documents. Additionally, a separate loan application/process is required.

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, College of the Siskiyous does not endorse, certify, or participate in alternative loan programs.

Direct Loan Packaging Policy

Students wanting information on student loans are instructed to view the [Student Loan page](#) on our website or contact the Financial Aid Office for more information.

College of the Siskiyous 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 Siskiyous 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 Siskiyous 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 Siskiyous 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 Siskiyous.

Deadline for submitting a loan application for Fall only students is November 04, 2016. Final deadline for submitting a loan application is April, 28, 2017. 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 Siskiyous 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.

The decision to deny a loan is appealable to the Director of Financial Aid. 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 COS 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. College of the Siskiyous may refuse to process a Direct Loan for such a student on a case-by-case basis. The student will be notified in writing 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

Circumstances may occur when the original information submitted on the FAFSA by students and their families do not accurately reflect their current financial situation and, therefore, their ability to pay college costs. The FAFSA uses "prior" year income and earnings to predict a student's ability to pay. Sometimes financial situations change enough that reconsideration may be appropriate. Federal regulations permit the Financial Aid Office to make adjustments to a student's FAFSA based on special, or unusual, circumstances affecting household resources. Through an appeal, the Financial Aid Office will determine if the circumstances you

document will result in a change to your aid eligibility. The Special Conditions Request form is made available in July for the academic year beginning in August. Students may locate the Special Conditions form on the COS Financial Aid webpage or by requesting the form at the Enrollment Services Office.

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 Siskiyous 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 by downloading it from the financial aid website. The required documentation is listed on the Dependency Override Request form.

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 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 Siskiyous 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