PERALTA COMMUNITY COLLEGE DISTRICT

FINANCIAL AID POLICIES AND PROCEDURES MANUAL
(2020 – 2021)

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Introduction

Federal regulations mandate that institutions have written policies and procedures. In addition to the federal requirement, there are many benefits to having a written document outlining Federal Student Financial Aid policies and procedures.

These benefits include:

♦ Distribution of information to appropriate offices outside the Financial Aid office (FAO) for the purpose of informing and fostering an understanding of the complexity and operation of financial aid.

♦ As a referral guide to assist in maintaining consistency in the problem solving process.

♦ As an important component of a comprehensive training program.

Statement of Purpose

The purpose of this document is to record policies and procedures surrounding the delivery of financial aid for the Peralta Community College District. If no policy or procedure addresses a given issue, the Financial Aid Supervisor is expected to use professional judgment based upon the intent of all financial aid programs and office practices.

For purposes of this manual, definitions of policy and procedures are as follows:

Policy - A statement that guides present and future decisions and actions. Procedure - A series of steps followed in a specific order to properly administer a financial aid program.

This manual is intended to

♦ Provide the financial aid staff and interested parties with current policies and procedures that pertain to eligibility assessment for federal, state, and college programs.
♦ Provide all staff members with general and specific responsibilities of the office, their individual responsibilities, and the financial aid office relationship to other departments within the Peralta Community College District.
♦ Provide each staff member with general office procedures in order that a systematic and consistent approach may be taken in the operation of all

programs, ensuring that similar operations will be handled in a uniform manner.

♦ Provide quick reference to various practices.
♦ Facilitate the orientation and training of personnel when changes occur.

Financial Aid Purpose

The purpose of financial aid within the Peralta Community College District is to ensure that all students have an opportunity to obtain a college education, and that no student will be denied that opportunity because of lack of funds. Most financial aid is awarded to students based on financial need to meet college cost. Therefore, the financial aid application process is set up to uniformly measure how much financial aid each individual student needs for college based on the individual circumstances of the student and the student's family.

♦ Each college in the Peralta Community College District has an obligation to assist eligible students in realizing their goals.
♦ PCCD will publish an annual Cost of Attendance (COA) budget that states total student expenses realistically by including, where applicable, off campus cost, at home costs for dependent and independent students, including room and board, cost of books, cost of transportation, personal expenses, and miscellaneous expenses. It will also publish an annual and a COA for students enrolled less-than-half-time (less than six units).
♦ Parents are expected to contribute (if required) according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.
♦ Financial aid will be offered only after a determination that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered will not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.
♦ The amount and type of self-help expected from students will be related to the circumstances of each individual.
♦ The FAO will review its financial aid cost of attendance budgets annually and adjust them, if necessary, to reflect changes in the financial needs of students and the expenses of attending any PCCD College. PCCD has an obligation to inform students and parents of the financial aid offer, via an award letter, once eligibility has been determined and verification completed, based on the financial aid office's receipt of a Student Aid Report (SAR) and/or Institutional Student Information Report (ISIR).
♦ Because the amount of financial aid awarded reflects the economic circumstances of students and their families, all PCCD Colleges will refrain

from any public announcement of the amount of aid offered and encourage students and others to respect the confidentiality of this information.

♦ All documents, correspondence, and conversations between and among aid applicants, their families, and the FAO are confidential and entitled to the protection ordinarily arising from a counseling relationship.

The objectives of the FAO revolve around the major functions of the office. Those functions include:
1) Awarding and disbursal of funds
2) Reporting at the institutional, state and federal levels
3) Providing a satisfying, open door policy to assist students

Peralta Community College District Mission Statement

Peralta Community College District's mission is to promote student success, to provide our diverse community with educational opportunities, and to transform lives.

Financial Aid Office Mission Statement

Central to the purpose of financial aid is the belief that each student and that student's family, to the extent possible, have the primary responsibility to pay for the student's college education. Financial aid is made available to assist students when family resources are not sufficient to meet college cost.

Philosophy

PCCD believes that a consistent and equitable approach to the awarding of financial aid will enable students to attend Peralta Community Colleges who would not otherwise have the financial resources to enroll. It thereby encourages a student population that is culturally, economically, socially, and geographically diverse.

Goals

PCCD's goal is to provide financial assistance to those in need, thereby allowing eligible students to continue their education. The financial aid programs at PCCD are administered according to the following principals:

- The primary responsibility for financing education lies with the students and their families. When the total resources they can provide do not meet

expenses, PCCD will do as much as possible to assist so that the student will not be denied an education.

- Interested individuals will be made aware throughout the year of financial aid opportunities. Students must submit a FAFSA application, needs analysis, each year for which they expect to be considered for financial aid.

- A confidential financial aid package will be developed and offered to a student based on individual need and circumstances, but without regard to age, sex, race, color, religion, sexual orientation, national origin, disability or marital status.

- Planning/counseling sessions are important. They can help students plan for the most efficient use of their resources for education, including their own and any financial aid they may have received. They are held on an as-needed basis with any student.

- The financial aid offices at PCCD operate within federal and state guidelines and adhere to all other standards of individual programs.

Policies & Procedures Development Responsibilities

The Peralta Community College District Director of Financial Aid will ensure that each college and interested parties have adequate representation when policies and procedures are being developed, changed, or discussed.

The Policy and Procedure Committee may consist of a group of representatives district-wide; recommended to include a Vice President of Student Services, a Dean of Student Students, a Financial Aid Supervisor, along with a representative from the following departments;
- ♦ Admissions and Records
- ♦ Counseling
- ♦ Business Services

Responsible Personnel

With the guidance and recommendations made by the District Director of Financial Aid, Financial Aid Supervisors will be the persons responsible for ensuring that their individual campus is aware of any changes to existing policies and procedures or the development of new policies. If new non-degree programs are being added, it will be the responsibility of the Vice President of Instruction to notify the Financial Aid Supervisor so that information can be added to the Program Participation Agreement (PPA) and submitted to the Department of Education for funding approval.

Financial Aid Reference Documents

Financial aid reference documents and publications are kept in two locations,
1. District Office (District Director of Financial Aid)
2. Individual campus financial aid offices

The Financial Aid Offices will use the following reference documents published by the U.S. Department of Education and professional organizations:

♦ Federal Student Financial Aid Handbook
♦ Title IV Training Guide
♦ Audit Guides
♦ Dear Colleague Letters
♦ Weekly IFAP releases
♦ State Chancellor's Office CFAO-all releases
♦ California College Promise Grant (Formerly Board of Governor's Fee Waiver) Manual
♦ FFELP Training Guide
♦ Blue Book
♦ National Association of Financial Aid Administrators Newsletters
♦ California Community College Newsletters
♦ California Student Aid Commission (CSAC) Alert Letters
♦ CSAC Cal Grant Manual
♦ CASFAA (California Association of Financial Aid Administrators Association) Releases
♦ CCCSFAAA (California Community Colleges Student Financial Aid Administrators Association) Federal and State regulatory Releases

Financial aid offices will maintain memberships in the following professional associations:

- National Association of Student Financial Aid Administrators (NASFAA),
- California Community Colleges Financial Aid Administrators Association (CCCSFAAA),
- California Association of Financial Aid Administrators (CASFAA), and
- Western Association of Student Financial Aid Administrators (WASFAA).

The Director of Financial Aid and each Financial Aid supervisor will subscribe to receive regulatory notifications from:
- Department of Education Information for Financial Aid Professionals (IFAP),
- The National Association of Student Financial Aid Administrators web site,
- CFAO-all List-Serv (California State Chancellor's Office)
- CCCSFAAA List-Serv
- CASFAA List-Serv
- EDFund List-Serv
- California Student Aid Commission List-Serv (CSAC)

In order to ensure that they have the most current regulations and statutory information, along with receiving daily announcements that might have an impact on Federal Financial Aid.

Administrative Organization of the Financial Aid Office

The PCCD Administration recognizes that there must be separation of duties to correctly oversee the administration of financial aid and has outlined what each office's primary responsibility should be.

President's Office

The ultimate responsibility for Financial Aid Office programs resides with the College President. The leadership and support of the President is crucial to the successful administration of Federal Student Aid programs. By recognizing the importance of federal aid programs, each College President must hold key managers accountable; the President's leadership can foster an environment that promotes an effective and responsive financial aid program that will meet college and district goals, students' needs, and federal requirements.

Each individual College President's responsibility with regard to Federal Student Aid (FSA) is to ensure that the College:

- Meets the financial standards for administrating the FSA program.
- Has an individual capable of administering the FSA programs and coordinating federal and nonfederal financial aid.

- ♦ Has an adequate number of qualified staff to administer FSA programs.
- ♦ Has a procedure to ensure that FSA funds for new programs are not disbursed until a program is approved.
- ♦ Has established clear lines or responsibility among pertinent offices.
- ♦ Has an adequate system of checks and balances to ensure separation of award functions from disbursement functions are followed.
- ♦ Refers any suspected cases of FSA fraud, abuse, or misrepresentation to Department of Education, Office of Inspector General (OIG).
- ♦ Follows the established financial aid satisfactory academic progress (SAP) for students.
- ♦ Provides a drug-free workplace, as required by the Drug-Free Workplace Act.
- ♦ Makes available all published information required by the Student Right-to-Know Act, Clery Act, VAWA, and the Campus Security Act and any other applicable laws and regulations.
- ♦ Has signed and is in compliance with the Federal and State Student Financial Assistance Program Participation Agreements.

District Financial Aid Office

The District Financial Aid Department provides support to the colleges that includes but is not limited to:

- ♦ Providing policy and regulatory analysis.
- ♦ Providing guidance on training and cross training.
- ♦ Providing technical infrastructure support and lead college collaboration during implementation of financial aid system conversion.
- ♦ Work directly with Financial Aid System Analyst and IT PeopleSoft Programmers to ensure proper system integrity and integration.
- ♦ Develop a policy and procedure manual giving guidance, consistency, and a standard method of processing a student's file.
- ♦ Respond to audit findings, file federal, state, and/or local reports in cooperation with the college(s).
- ♦ Assist with the submission of federal and state reports that impact the district office (such as BFAP, FISAP and MIS) with review of college data transmission for accuracy.
- ♦ Assist with the preparation and filing of responses to audit exceptions reports.
- ♦ Evaluate Financial Aid Staff performance at each college to ensure each FAO is in compliance with federal and state regulations and following consistent guidelines.
- ♦ Serve as Central Director for Financial Aid Supervisors.

Campus Financial Aid Office

PCCD's Financial Aid Supervisors are given most of the responsibility for administrating FSA programs, but their role in the colleges' fiscal operation is limited. There must be some shared functions and responsibilities with other departments. All roles should be clearly defined.

Each PCCD Financial Aid Supervisor's responsibility with FSA and the Student Aid Commission is to ensure that the college:

♦ Advises and counsels students and parents about financial aid.
♦ Provides students with consumer information, as required by federal regulations.
♦ Assists in the development and/or revisal of the written Policies and Procedures Manual.
♦ Determines students' eligibility for financial aid.
♦ Makes financial aid awards to students.
♦ Monitors students' satisfactory academic progress (SAP).
♦ Maintains school and student records, documents, the administration of financial aid, and provides data for reports.
♦ Keeps current on changes in laws and regulations to ensure that the District remains in compliance.
♦ Reconciles student originations and disbursements through COD.
♦ Reconciles Cal Grants through WebGrants.
♦ Maintains Federal and State Electronic Security Agreements.
♦ Provides entrance and exit counseling to borrowers of Federal Family Education Loans (FFELs) as part of the award and delivery process.
♦ Prepares required reports and reconciliation payment documents.
♦ Maintains financial aid disbursement records.
♦ Monitors financial aid awarding system processes.
♦ Monitors financial aid operations.
♦ Manages campus cohort default rate.
♦ Processes federal student loan applications.
♦ Maintains accurate records in the financial aid systems.
♦ Coordinates state grants programs.
♦ Processes Pell Grants, FSEOG, College Work Study eligibility, Cal Grants, EOP and CARE Grants, Student Loans, private scholarships, CHAFEE Grants, Dream Act awarding, Full-Time Success Grant, California Completion Grant, and the California College Promise Grant Program.
♦ Calculates the Return of Title IV funds, and authorizes post-withdrawal disbursements to students.
♦ Prepares documents and file to present to external auditors as well as

federal and state auditors, and
♦ Responds to audit findings

District Finance and Campus Business Office

The Business Office and Accounting Department provides a critical service to each PCCD campus in managing both federal and nonfederal financial aid programs. Overseeing the accounting, recordkeeping, and reporting functions related to each college's use of federal and state funds requires detailed and complex accounting procedures.

Each of the colleges in the Peralta District divides the function of authorizing payments and disbursing or delivering funds so that no office has responsibility for both functions. The processes associated with the authorizing of payments rests with the Financial Aid Office. The responsibility for disbursing or delivering funds rests with the Business Office/Finance Department. The District Financial Aid Office works in direct contact with the District Finance Department to ensure the timely delivery of Title IV aid.

The Business/Accounting Services responsibility with regard to Federal Student Aid (FSA) and the Student Aid Commission is to ensure that it:

♦ Coordinates activities and cooperates with the financial aid office in disbursement of funds to students.
♦ Projects cash needed to cover disbursements.
♦ Reconciles records to ensure that financial aid adjustments are properly recorded
♦ General ledger reconciliation of Bank Mobile disbursements, cancellations and refunds.
♦ Submits accurate and timely audit reports.
♦ Collects payments from students who are in overpayment status.
♦ Maintains a system of internal controls that includes adequate checks and balances.
♦ Maintains records consistent with Generally Accepted Accounting Principles (G5) and government auditing standards.
♦ Draws down and returns FSA and state funds to program accounts.
♦ Disburses funds to eligible students from FSA program accounts.
♦ Maintains a cash management system to meet disbursement requirement requirements and federal laws and regulation.
♦ Reconciles cash between school records, bank statements and reports.
♦ Reconciles federal funds between bank statements and federally reported balances.
♦ Reconciles funds between bank statements and state reported balances, such as Cal Grant, EOP Grants, and CARE Grants.

- ♦ Prepares for and participates in FSA program reviews and audits.
- ♦ Reports FSA expenditures to the Department of Education in a timely manner.

District/Campus Admissions and Records Office

The Admissions and Records Office provides critical services by determining a student's residency status, recording/posting student academic major, posting transfer credits from outside institutions, posting current units and withdrawals during the semester and final grades and communicating that information to the Financial Aid Office.

Counseling Department

The Counseling Department provides current information to a PCCD student concerning majors, objectives, academic, and graduation requirements. Some counselors may even participate with the financial aid appeal process. Counseling Department will meet with students to complete educational plans as necessary for student financial aid appeals and certain financial aid programs.

District Information Technology

The District Information Technology team is responsible for maintaining, updating, preparing, and revising all computer programs and functions necessary to administer the financial aid programs. The District IT team works in collaboration with the District Financial Aid Department to ensure the student information system is configured, updated, and tested on a regular basis.

Campus Organizational Chart

The following diagram illustrates the organizational structure for the PCCD's Financial Aid Offices.
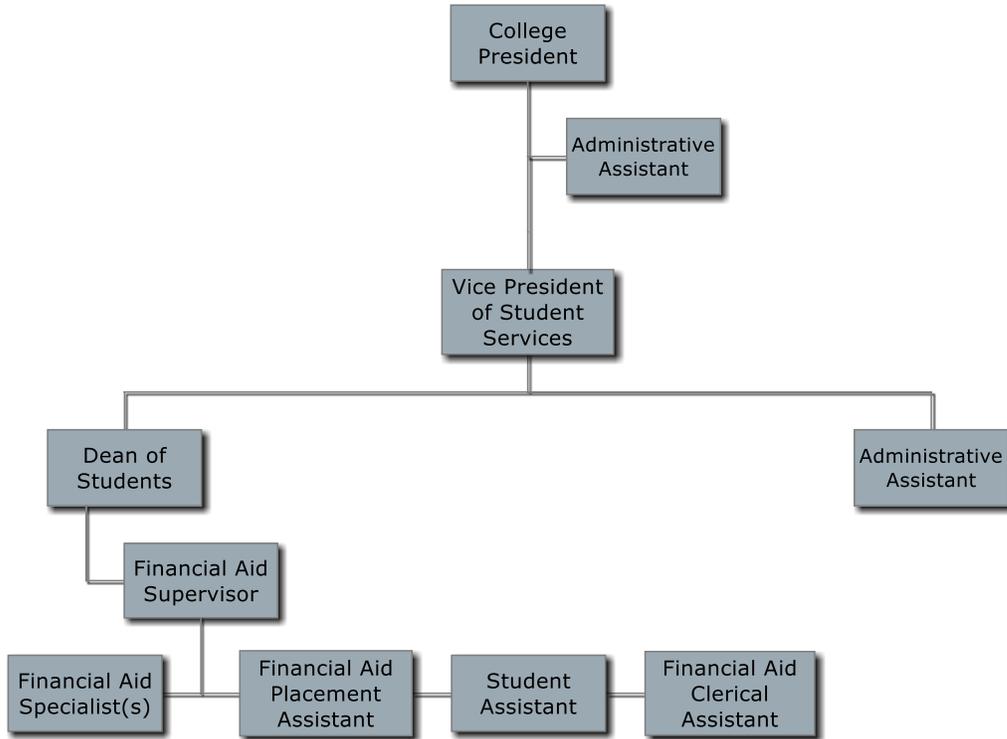
Financial Aid Department Organizational Chart

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                    Dean of Students/
                      Manager of
                     Financial Aid
                           |
           ┌───────────────┴───────────────┐
    Financial Aid                      Administrative
     Supervisor                          Assistant
         |
         ├──── Financial Aid
         │       Specialist
         │
         ├──── Financial Aid
         │       Placement
         │       Assistant
         │
         ├──── Clerical
         │      Assistant
         │
         └──── Student
                Worker
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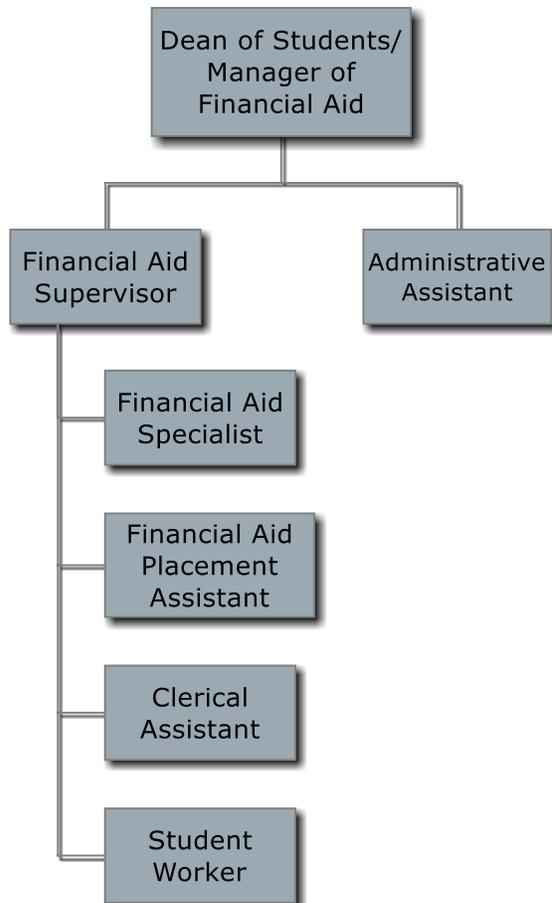
 Note: These charts depict the standard financial aid department setup. The

financial aid departments at each individual college may differ from this in

positions.

Position Descriptions: Financial Aid Office

College Financial Aid Supervisor

The Financial Aid Supervisor reports to the designated college Student Services Administrator (usually Dean or Vice President of Student Services). The duties of the Financial Aid Supervisor include but may not be limited to:

- Reviewing students' file for completeness and accuracy.
- Packaging student files, counseling students/parents regarding financial aid rules and regulations.
- Supervising staff and implementing the daily operations of the office.
- Ordering and/or canceling financial aid warrant checks.
- Reconciling Title IV and State funds on a monthly schedule.
- Performing Return to Funds (R2T4) calculations.
- Notifying students by email/mailers concerning Satisfactory Academic Progress (SAP) during the semester.
- Answering students' questions regarding mailers.
- Coordination of Petitions Committee.
- Preparing mailers, letters, and annual forms in collaboration with the District Director and other Peralta Financial Aid Supervisors.
- Tabulating and preparing statistical reports, such as FISAP, BFAP, and reconciliation of all MIS data*,* periodically, and upon request.
- The Financial Aid Supervisor will be responsible for maintaining program integrity in accordance with Federal and State Program Participation Agreements.
- Preparation of student files and materials for internal and external audits and program reviews.
- The Financial Aid Supervisor will serve as liaison to college administration and faculty and staff for questions about financial aid, student eligibility, and application of federal and state guidelines.
- Additionally, the Financial Aid Supervisor **may** be responsible for processing private scholarships, Chafee Grants, AmeriCorps vouchers and payments.
- College work study paperwork, processing changes in student allocations, reviewing the college work study payment register and processing "non-college work-study" earnings, working directly with the EOPS Department as EOPS and CARE students are identified, determining eligibility, posting EOPS and CARE grant amounts, units and GPA on recipients, and inputting EOPS and CARE award data to the financial aid system.
- The Financial Aid Supervisor will work with the District Financial Aid Director, Liaison, and Programmer to coordinate training and cross-training, as well as collaboration on financial aid system implementation*.*
- Manage the overall operations of the FAO.

♦ Provide monthly reports to the Dean or Vice President of Student Services and assist in preparing policies and procedures for the institution's review.

♦ Oversee the financial aid packaging process, and administration of financial aid programs.

♦ Review and approve all external requests regarding financial aid from federal and state officials.

♦ Monitor department activities for purposes of improvement in service delivery, compliance with federal, state, and district regulations.

♦ Direct Specialist, Clerical Assistant(s), and student worker(s) to ensure that all aspects of the financial aid office's responsibilities are performed in a timely, professional, and courteous manner.

♦ Work closely with Admissions and Records, Counseling, Information Technology, and the Business Offices so as to ensure the dissemination of accurate financial aid information to prospective students.

♦ Work with the District's Information Technology Department in generating reports and statistical information to facilitate accounting reports for financial aid.

College Financial Aid Specialist

The Financial Aid Specialist reports directly to the Financial Aid Supervisor. The duties of the Financial Aid Specialist at the individual college include but may not be limited to:

♦ Perform verification according to Department of Education guidelines and regulations.

♦ Resolve all conflicting information; rejects; Federal data base match conflicts; and "C" comments.

♦ Determine financial aid eligibility.

♦ Use professional judgment for special circumstances.

♦ Communicate with students via regular or email to resolve processing problems conflicting information.

♦ Package and award financial aid

♦ Maintain accurate listing of students failing to meet Satisfactory Academic Progress.

♦ Coordinate activities necessary for the Appeals Committee meeting.

♦ Review financial aid application forms and student documents for accuracy and completeness.

♦ Secure additional information from students and parents as necessary.

♦ Process financial aid applications and transcripts.

♦ Reference and track students through NSLDS (National Student Loan Data System)

♦ Prepare and maintain student files.

♦ Assist the Financial Aid Supervisor with report and audit preparation as necessary.

- Conduct Financial Aid informational and FAFSA workshops for both parents and students.
- Assists with COD reconciliation.
- Assists in performing Return to Funds (R2T4) calculations.
- Process Federal Work Study (FWS) awards; student employment packets; student timesheets; and reconcile monthly FWS to PeopleSoft payroll data.

College Financial Aid and Placement Assistant

The Financial Aid and Placement Assistant reports directly to the Financial Aid Supervisor. Duties will include, but are not limited to:

- Communicate with students via regular or email to resolve processing problems conflicting information.
- Assist students and parents at the Financial Aid Counter
- Assist in the training of student workers to maintain counter information
- Document intake
- Determination of BOGGFW eligibility and input to PeopleSoft
- Determination of Dream Act students eligible for the BOG Fee Waiver
- Package and award financial aid
- Maintain accurate listing of students failing to meet Satisfactory Academic Progress.
- Coordinate activities necessary for the Appeals Committee meeting.
- Review financial aid application forms and student documents for accuracy and completeness.
- Secure additional information from students and parents as necessary.
- Process financial aid applications and transcripts.
- Reference and track students through NSLDS (National Student Loan Data System)
- Prepare and maintain student files.
- Assist the Financial Aid Supervisor and Specialists with report and audit preparation as necessary.
- Assist or coordinate BOGFW FA data entry to SAFE for MIS reporting
- Conduct Financial Aid informational and FAFSA workshops for both parents and students.
- Phones, filing, copying

College Clerical Assistant

The Clerical Assistant reports directly to the Financial Aid Supervisor. The duties of the Clerical Assistant include but are not limited to:
♦ Perform a variety of general office clerical duties in the Financial Aid Office.
♦ Act as the Office receptionist, answering the telephone, retrieving emails and assisting students, faculty, and the general public with Financial Aid information as required.
♦ Assist students in completing a variety of forms including the FAFSA.
♦ Assists at the Financial Aid counter with document intake and general information.
♦ Assists at Financial Aid and FAFSA workshops.
♦ Check financial aid applications for accuracy and completeness.
♦ Set up and maintain individual student records.
♦ Direct applicants to the Financial Aid Specialist or Supervisor for further review when necessary.
♦ Provide general clerical support including copying, filing and creating forms.
♦ Performs basic Data Entry to SAFE and PeopleSoft
♦ Determines California Promise Grant eligibility and enters student data to appropriate screens in order to waive enrollment fees.
♦ Assist with California Promise Grant FA MIS data entry to People Soft.

College Student worker

The Student worker reports directly to the Financial Aid Supervisor. Duties include but are not limited to:

♦ Assist at the Financial Aid counter
♦ Document intake and entry to SAFE system
♦ Assist with California Promise Grant applications and input to PeopleSoft
♦ Phones, filing, copying
♦ Assist Supervisor and specialists with various research projects

District Financial Aid Director

During the 2019-2020 academic year, decisions were made to decentralize the District Director of Financial Aid, to add Directors at each of the colleges. The decision was based on organizational models in other CCC districts, the desire to strengthen College Financial Aid offices to decrease audit findings, Cabinet level discussion, shared governance discussions and the CBT Report (June, 2019).

District Financial Aid Systems Analysts

♦ In collaboration with College Directors and Financial Aid staff, the Financial Aid Systems Analysts will assist with all aspects of Financial Aid programming in PeopleSoft and configuration and maintenance of PeopleSoft Financial Aid Module.

Financial Aid Delivery system and Automation

PeopleSoft

Peralta Community College currently utilizes the student administration software, PeopleSoft. PeopleSoft assists colleges in recording and maintaining data for their students, and employees.

Personnel Policies

The personnel policies for staff members are outlined in the following documents:

♦ The Peralta Community College Personnel Policies Manual that is maintained at the Employee Relations Office at the District.
♦ The Peralta Community College District's Employee Handbook which is distributed to employees during orientation.

Performance Evaluations

Performance evaluations are conducted on an annual basis or as needed. The evaluation form provided by the Employee Relations Department is used for all classified employees who are members of the union. The Financial Aid Supervisor and the Dean/Manager of Financial Aid at each Peralta College must complete forms in accordance with the Peralta Community College's guidelines.

General Office Administration

Operating Policies

The following operating policies are designed to assure that the college(s) FAO is effective in carrying out its responsibilities:

- The FAO shall maintain adequate records and follow the district's cash management procedures to ensure that proper administrations of aid funds are followed. This includes ensuring that aid given is not in excess of need and/or the cost of attendance, and that aggregate awards do not exceed total expenditures of funds under each program.
- Selection of students to receive financial aid will be made without regard to age, sex, race, color, religion, sexual orientation, national origin, disability or marital status.
- Priority consideration for aid is given to students whose files are completed by April 1st of each award year.
- The PCCD senior administration will ensure that each college has an adequate number of qualified persons to administer the financial aid programs.
- PCCD senior administration will ensure that there are adequate checks and balances in place.
- Each financial aid office will follow the established satisfactory academic progress policy.
- Each financial aid office will follow the established policy on how to resolve conflicting data.
- Each financial aid office will follow the established policy on fiscal and financial statements reporting procedures.
- Each college will provide financial aid counseling to every PCCD student who is in need of this service.

Office Hours

The FAO is open and available to serve students from 8:00 a.m. to 4:30 p.m. Office hours may change and vary by individual campus. Evening hours until 7:00 p.m. occur on days that are determined by the college administration and are posted on college websites.

During peak registration, Saturday service may occur. Specific dates and hours will be posted on the college websites.

Calendar of Financial Aid Activities

JANUARY
- Spring Registration – Peak Hours posted
- English and bilingual FAFSA Workshops
- Post all workshop and outreach events to ICANAFFORDCOLLEGE website. Mandatory workshop must be posted for March in order to receive BFAP reserved funding.
- Run SAP prior to first spring disbursement
- First MAJOR aid disbursement for spring; mandatory within first seven days from first day of semester.

- New Award Year ISIRs load to institutional aid mailbox
- Prepare and print documents for new ISIR intake for following financial aid processing year.
- Annual dues for CCCSFAAA & CASFAA
- Rt24 collections letters for fall semester (optional)

FEBRUARY
- English and bilingual FAFSA Workshops
- Cash for College Workshops
- Configure and transmit Cal Grant GPA data; deadline March 2nd
- Begin document intake for following Financial Aid processing year
- Tentative Title IV campus based allocations are available on campus based web site
- Following year California Promise Grant Application available
- Prepare new year financial aid handbook
- Conduct annual student loan workshop at each college to inform students of exit requirements

MARCH
- Department of Education Delivery System Training Workshop
- Official notice of funding for campus based allocations
- Deadline for Cal-Grant Awards
- Continuing financial aid FAFSA workshops; must be posted to *Icanaffordcollege.com* website
- Financial aid awareness month

APRIL
- First priority deadline for campus based funding
- Final e-campus based funding posted to FISAP self-service page
- Set new year disbursement schedules
- Determine RT24 60% withdrawal dates for new year
- Re-cycle remaining SEOG
- Reconcile FWS; transfer within campus-based programs to ensure correct expenditures.
- FAFSA workshops – high school outreach
- WASFAA Conference
- CCCSFAAA Spring Training
- Review & update Clearinghouse submission dates for the next award year
- CCCSFAAA Day at the Capitol

MAY
- Summer School Awards
- Applications for summer work-study

- ♦ Review new award year files
- ♦ Governor's May Revise
- ♦ FAFSA Workshops - outreach

JUNE
- ♦ Finalize summer Pell awards – order checks
- ♦ Summer semester begins
- ♦ Colleges start to post Fall Awards
- ♦ June 30th – Fiscal Closing
- ♦ Annual Dues for NASFAA & WASFAA are due
- ♦ Official BFAP-SFAA funding allocations due from State (P-1)
- ♦ Set up Financial Aid budgets for funds 18 and 19

JULY
- ♦ Initial Pell Grant Allocation
- ♦ New year award letters & disbursement schedules
- ♦ Begin new award year Work-Study jobs
- ♦ External Auditors
- ♦ NASFAA (National Association of Student Financial Aid Administrators) Conference
- ♦ Rt24 collections letters (for Spring & fall Optional)

AUGUST
- ♦ Fall registration
- ♦ Closeout of current year federal programs
- ♦ First major check run – Pell advance 50%; mandatory within first seven days from first day of semester.
- ♦ FISAP release from PeopleSoft
- ♦ FISAP review and reconciliation; work with FISCAL to configure all PS FWS disbursement records; reconcile to PeopleSoft
- ♦ FAFSA Workshops – English & bilingual

SEPTEMBER
- ♦ FISAP Report due – October 1st deadline
- ♦ Deadline for Pell reconciliation – September 30
- ♦ FAFSA workshops
- ♦ Finalize collections letters to USDE for prior year student refunds and RT24 due (Fall, Spring and summer prior year)

OCTOBER
- ♦ Free Application for Federal Student Aid (FAFSA) is available for the following award year
- ♦ SSARC Report Due for BFAP expenditures

- ♦ First financial aid MIS submission
- ♦ Second Major check run – all funds
- ♦ FAFSA Workshops

NOVEMBER
- ♦ Finalize and transmit all MIS corrections (due by December 1st)
- ♦ FISAP Report edits can be submitted
- ♦ Report Rt24 after 60% report release
- ♦ Spring awards

DECEMBER
- ♦ CASFAA conference
- ♦ Prepare notification for new year FAFSA applications
- ♦ Prepare new year documents – English & bilingual
- ♦ Fall FWS reconciliation
- ♦ Cal Grant reconciliation
- ♦ Final FISAP submission due December 15th
- ♦ Rt24 collections letters

Distribution of Forms

General financial aid forms are distributed from the front desk of the financial aid office or through the college FAO websites.

The packets may be either:
1. Mailed or emailed to students and parents
2. Distributed by the financial aid office
3. Distributed during financial aid workshops
4. Downloaded from the home college financial aid website

Staff Meetings

College: Staff meetings are held on a regular basis to evaluate the effectiveness of the current processes and discuss any other office issues. Other meetings are called at the discretion of the Vice President of Student Services and Dean of Students.

District: The District Vice Chancellor, Vice Presidents or designee and the Financial Aid Supervisors will meet on a bi-weekly or monthly basis to discuss financial aid, regulatory, and technology issues.

Training and Professional Development

Training

The District office provides an annual training session on changes to verification regulations and procedures defined by the Department of Education. A verification reference document (using existing Department of Education, California Community College system, and district resources) is created and sent to the college for further guidance. In addition, the colleges have resources from the District Director to provide further guidance.

FERPA

Confidentiality of Records

All records and conversations between an aid applicant, his/her family and the staff of the FAO are confidential and entitled to the protection ordinarily given a counseling relationship. Peralta Community Colleges assure the confidentiality of student educational records in accordance with their campus rules, State, and federal laws including the Family Educational Rights and Privacy Act (FERPA) of 1974. The Buckley Amendment whose primary intent is to provide students access to their educational records and to limit dissemination of personally identifiable information without a student's written consent, as amended. As a rule, all currently enrolled and former students have the right to review their records to determine their content and accuracy. Parents of dependent students, as defined by the Internal Revenue Code, who give evidence of this status, with written permission from the student to review the student financial aid file, have the same rights as the student. A student who wishes to obtain access to his/her financial aid record is able to do so in the presence of a financial aid office employee.

Authorization to Release Information

A student must submit a written release for information to be given to any person or agency.

Records

The financial aid office maintains a paper or digital file folder or document imaged file of records for each student receiving financial aid. Student aid file records are held in the financial aid office for three years. All financial aid files are retained for

a minimum of three years after submission of the FISAP report. Student loan files are retained for three years past the last date of student attendance. Any records involved in any claim or expenditure or are questioned by federal audit, are retained for five year or until the issue is resolved.

Public Information

Any Peralta Community College employee may disclose the following information, considered "directory information" to the public, unless the student has specifically requested in writing that this information be withheld.

Directory information shall include:

• Student participation in officially recognized activities and sports including weight, height, and high school of graduation of athletic team members.
• Degrees and awards received by students, including honors, scholarship awards, athletic awards, and other types of recognition.

Non-Public Information

A student's consent is required for the disclosure or publication of any non-directory information.

Student Consumer Information

In order for consumers to understand the complexities of financial aid, accurate and timely dissemination of information to them is vitally important. Several policies have been implemented to ensure appropriate dissemination is achieved.

Information regarding PCCD financial aid programs and policies is distributed through the following published documents, or through the PCCD or Home College website:

♦ The individual PCCD Colleges Course Catalog (includes eligibility requirements, application process, academic progress requirements, and aid programs available)
♦ The annual Peralta Community College District Financial Aid Handbook
♦ Semester class schedules

Additional resources are published outside of, but are distributed through, the financial aid office. These resources include:

- ♦ The student guide published by the U.S. Department of Education
- ♦ Funding Your Education published by the U.S. Department of Education
- ♦ Pamphlets regarding electronic filing published by the U.S. Department of Education
- ♦ CSAC "Fund Your Future" publications and handouts

Other disclosure and reporting requirements are met as follows:

- ♦ The annual campus security report (Cleary Act) is posted on the PCCD District Department of General Services website and each of the college websites on the home page and a pamphlet is distributed with a summary of all required statistics.
- ♦ Completion or graduation rates are published are listed on the PCCD Institutional Research website.
- ♦ A biennial review is done to highlight Peralta Community College District's compliance with the Drug-Free Schools and Campuses regulations. All students are given information on PCCD's Drug and Alcohol Prevention Program.
- ♦ Constitution Day is held once a year in September. A report is kept in the office of the Vice President of Student Services that highlights activities/events that coincide with this celebration.

Institutional Eligibility Requirements

General Requirements

Peralta Community Colleges are accredited by the Western Associations of Schools and Colleges and have submitted the required documentation to the U.S. Department of Education. Peralta Community Colleges have been approved to participate in the programs listed below. The Financial Aid Supervisor at each campus is responsible for maintaining/updating any changes to the existing Program Participation Agreement (PPA) and Eligibility and Certification Approval Report (ECAR) and submit it to the US Department of Education for approval.

Each financial aid office keeps a copy of the Federal PPA and State IPA in the financial aid office as well as submits a copy to the President's Office. Descriptions and eligibility requirements for each program are found in the Federal Publication for Federally Funded Programs.

- ♦ Federal Pell Grant Program
- ♦ Federal Supplemental Educational Opportunity Grant Program
- ♦ Federal Work-Study Program
- ♦ Federal Direct Loan Program
- ♦ Federal Stafford Loan Program

- ♦ Cal Grant Program (per California State participation agreement)
- ♦ Student Success Completion Grant
- ♦ CHAFEE Grant
- ♦ CCPG Grant

Evaluation of New Academic Programs

The Instructional division at each Peralta College will inform the Financial Aid Supervisor of new programs that have been approved by the campuses' curriculum committee. Once this information is received, the Financial Aid Supervisor will update the College Federal Participation Agreement and submit it to the U.S. Department of Education for approval. No financial aid will be given to students enrolled in these courses until approval has been granted by the U.S. Department of Education.

Fiscal Operations Report and Application to Participate (FISAP)

The Peralta Community Colleges apply for and receives program funds directly from the U.S. Department of Education by submitting an application, the Fiscal Operations Report and Application to Participate (FISAP).

The college uses the Fiscal Operations Report portion of the FISAP to report expenditures under the campus based programs in the previous award year and apply for and receive funds for the Department of Education for one or more of the campus-based programs (Federal Work-Study, SEOG), the college must submit a FISAP for each award year. The FISAP deadline date is published annually in a federal register notice. The date is October 1 or the last week day prior to October 1. The actual deadline date is posted in the Federal Register as well as provided by electronic announcement, and in the FISAP instructions.

Each of the Peralta Colleges' submits the FISAP by the deadline date. The Department of Education then allocates funds for the campus-based programs by providing the College with tentative allocation information in January of the following year and with final allocation information by the 1st of April.

The District Financial Aid Office uses the PeopleSoft system to generate the FISAP report. Information to complete the FISAP is provided to the college financial aid offices for completion and submission to the Department of Education. The college financial aid department compiles the information provided by the district office and submits the FISAP to the Department electronically through the FISAP on the Web.

Misrepresentation

PCCD will not engage in substantial misrepresentation by having the colleges itself or one of its representatives, make a substantial misrepresentation regarding the institution, including about the nature of its educational program, its financial charges, employability of its graduates, or its relationship with the Department of Education. Substantial misrepresentations are prohibited in all forms, including those made in any promotional materials, or in the marketing programs of instruction offered by the Colleges. PCCD intends to relay true and accurate information in all forms. PCCD prohibits all forms of substantial misrepresentations or misleading statements, including those made in any advertising or promotional materials.

Admissions Policy

Peralta Community College District accepts for admission persons who have a high school diploma or the recognized equivalent, or who are beyond the age of compulsory school attendance in California.

According to Title IV regulations, a student must be qualified to study at the postsecondary level to receive financial aid. A student may qualify by meeting any of the following criteria:

♦ Receive a high school diploma
♦ Receive a GED certificate
♦ Complete a secondary level home schooling program

As of 7/1/2012, ability to benefit eligibility has been discontinued for new students; only a student who demonstrates enrollment prior to 7/1/2012, who is not a high school graduate may

♦ Pass the Department of Education approved ability-to-benefit test
♦ Complete 6 units of degree applicable coursework in an eligible program of study.

Students may self-certify that they have completed a high school diploma or GED or a home schooling program at the secondary level as defined by state law. If a student indicates on the FAFSA that they have received a high school diploma or GED and the school has reason to question the accreditation of the high school or the graduation status of the student, a copy of the high school transcript, diploma, or GED certificate may be required.

General Title IV Student Eligibility Requirements

To be considered eligible for and receive Title IV aid in the Peralta Community College District, a student must meet the following specific requirements:

- ◆ Be a U.S. citizen or eligible non-citizen
- ◆ Be a "regular student", enrolled in an eligible program that leads to a degree, certificate, or a degree with transfer program
- ◆ Not be enrolled simultaneously in elementary or secondary school
- ◆ Have a valid Social Security Number
- ◆ Be registered with Selective Service
- ◆ Sign a Statement of Educational Purpose certifying that federal student financial aid will only be used to pay educational costs
- ◆ Not be in default on a Title IV loan; or if in default, have made satisfactory repayment arrangements with the loan holder
- ◆ Have not obtained loan amounts that exceed annual or aggregate loan limits made under any Title IV loan program
- ◆ Not be liable for an overpayment of a Title IV grant or Federal Perkins Loan; or if liable, have made satisfactory repayment arrangements with the holder of the debt
- ◆ Meet satisfactory academic progress (SAP, see SAP below)
- ◆ Not have property which is subject to a judgment lien for a debt owed to the U.S, or if subject to a judgment lien, have made satisfactory repayment arrangements with the debt holder
- ◆ Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid
- ◆ Have completed repayment of funds to either Department of Education or the holder of a loan, if applicable
- ◆ Not have been convicted of, or pled guilty to a crime involving fraud in obtaining Title IV aid, and

Meet *one* of the following academic criteria:
- ◆ Have a high school diploma or its recognized equivalent (e.g., a GED)
- ◆ Have a passing score on an approved ability-to-benefit test (if allowed by current legislation)
- ◆ Be home schooled, and obtain a secondary school completion credential for home schooling provided by the State of California

Consortium Agreements

Students may receive Title IV aid if they are taking coursework at two or more schools if the participating institutions enter into a consortium agreement. A consortium agreement specifies that courses from the host institution will transfer to the home institution and that the home institution will process and disburse student aid. The institution disbursing financial aid funds is responsible for keeping records, returning Title IV funds in the case of an over award, and evaluating courses for SAP.

Process

When the Consortium Agreement is approved by PCCD, the credit hours will be included as hours attempted for the term. The hours will be used, along with the hours from PCCD for that term. It should be noted Peralta Colleges have a standing consortium between all four schools; consortium agreements with colleges outside Peralta are handled on a case-by-case basis, and may be granted only if the student cannot find required coursework within Peralta. It will be the responsibility of the student to provide a grade transcript from the hosting college. If the transcript is not received from the host school, the course hours will be counted as not completed. The student will be sent a letter stating that the transcript has not been received, and that if it is not received those hours will still be counted, and future consortium agreements may not be approved.

Processing Student Aid Reports (ISIR Records)

The financial aid office participates in an Electronic Data Exchange (EDE) with the Department of Education. Information from the Free Application for Federal Student Aid (FAFSA) is processed, and the results are uploaded on a nightly basis into the PeopleSoft system. An Institutional Student Information Record (ISIR) containing the official EFC is created which allows the Institution to make payment to eligible students.

Student Budgets

Student budgets are an integral component in the financial aid equation. Standard student budgets reflecting the average student population cost of attendance at a modest, but adequate standard of living are used to award financial aid.

The District FA staff in collaboration with the College Supervisors collects information to prepare standard costs on an annual basis. All costs are based on limitations to the amounts and other criteria set forth in the federal regulations. Review and final approval occurs in collaboration with the VPSS and Vice Chancellor.

Direct Costs

In accordance with state guidelines, fees and non-resident tuition costs are set by PCCD Board of Trustees. Determination of State tuition may not occur until late summer or may be revised during an academic year, and consequently an estimate of tuition charges is used to award aid until actual costs are approved. This estimated information is established by using previous year costs plus an estimated percentage increase. Students who do not establish California residency are charged an out of state fee. An average of tuition cost for full time students is used to determine the exact tuition cost for the standard budget.

Indirect Costs

Indirect costs consist of the following types of expenses incurred by students:
♦   Books and supplies
♦   Room and board
♦   Transportation
♦   Miscellaneous items

Room and board expenses are divided into two categories:
♦   Living with parents
♦   Living off campus
♦   Miscellaneous items include personal expenses for clothing, toiletries, medical/dental, recreational, etc.
♦   Students enrolled in less than six units will have only tuition, fees, books and transportation calculated for cost of attendance budget.

Upon request, the financial aid office may review and, if appropriate, adjust a student's budget. Students should submit appropriate documentation.

Examples of changes to standard budgets include, but are not limited to:

♦ Child care - The cost of childcare for students with dependent children may be added to a standard budget.
♦ Special needs - Disabled students or students with special problems may be allocated funds to cover reasonable costs associated with disabilities or problems that are not already covered by other resources.

♦ Enrollment in Cooperative Education – additional expenses related to Coop Ed study and work on or off campus.
♦ Purchase or upgrade of a computer.

Verification

Verification is the process of confirming the accuracy of student reported data on financial aid applications. The USDE selection criteria require that at least thirty percent of the financial aid population be verified. The school has the authority, and may be required, to verify additional students. Students may be selected for verification if there is a discrepancy or a condition, which is unusual and warrants investigation.

The Application and Verification Guide published by the USDE and California Student Aid Commission (for Dreamers) serves as a reference for verification requirements.

Peralta Community College District will verify all students who have been selected by the Department of Education or the California Student Aid Commission for any of the verification categories V1-V6. However, students may be asked to provide additional information if further investigation is needed to resolve a discrepancy.

Upon receipt of the electronic ISIR, a document tracking letter "To-Do" checklist item is automatically generated in our PeopleSoft system for any student who is selected for verification according to the federal selection criteria. These required "To-Do" items inform the student of additional information, which is required to complete the financial aid verification process (verification form, student and parent tax transcripts, verification of citizenship, selective service status, etc.). Students are also notified that they have been selected for verification upon receipt of their electronic Student Aid Report (SAR) or Dream ISIR.

The students have 30 days to submit required information. Although reminder notifications are sent to students on a monthly basis, failure of students to meet the initial 30 day deadline will indicate that they are no longer interested in pursuing financial aid and no further action will be taken to process their financial aid.

The financial aid office will verify all Pell and Cal Grant eligible students who submit all required documentation within the federal deadline that is published in the federal register each year. The financial aid office will complete verification for all other financial aid applications who fail to meet the deadline as workload permits. In addition, students who withdraw or cease attendance must meet post-

withdrawal late disbursement deadlines.

Required documentation items are identified and receipt date is maintained in a file tracking system and in the PeopleSoft financial aid system. All required documents are identified upon receipt in the financial aid office. Once reviewed, corrections will be made for any change in data and additional corrections may be submitted by the Financial Aid Specialist for transmission via FA Access, or PeopleSoft (Federal ISIR) or WebGrants (Dream ISIR).

Documentation submitted to the financial aid office must be legible, appropriate, and have the student's ID number for identification purposes. If the student submits a document that is not legible, the document will be returned and appropriate documentation will be requested.

Selected verification students who fail to submit verification documents will not be awarded financial aid.

Because the financial aid office is liable for disbursements made prior to verification, it is the policy of the office not to award nor disburse funds until verification is complete. PCCD's policy does not allow interim disbursements. Students must complete the verification process before aid is awarded or disbursed.

Conflicting Information

Each of the Peralta Colleges' reserves the right to "school-select" a student's application for verification if conflicting or incorrect information exists.

The financial aid office will review additional information to ensure that no conflicting information exists within the student's financial aid or with other information held by other offices at the financial aid office. The following list will be reviewed but is not an exhaustive list. Staff will review any information that comes to their attention that appears to conflict with information on the student's financial aid application.

- PJ approved by another institution
- Dependency Override granted by another institution
- Tax transcript shows parent single head of household and the FAFSA/ISIR shows the same person as married
- Parent or student report on their FAFSA and signed a verification worksheet that they will not file a tax return. If staff members have reason to believe that they would have been required to file a U.S. income tax return, as the amount of reported income is greater than or equal to the minimum amount required to file as indicated in the instructions provided on the 1040.

- Questionable inclusion of a member in the household when there is doubt that the parent of a dependent student or the independent student is providing the required majority of support for the household member.
- Veterans Affairs benefits verified by the certifying official don't match the FAFSA.
- Duplicate SSN Flag
- Admission status is concurrent (concurrent code = 10 in residency field)
- Admissions information indicates student is in an ineligible program
- Declared major has a program status code of not active
- Financial aid major or program is not an eligible program
- High School information is consistent between FAFSA and Admissions

In addition, it is highly recommended that the financial aid office implements an audit of verification records that insures 10% of selected applications are reviewed a second time to identify any areas needing improvement.

Database Matches, Reject Codes, and "C" Codes

A SAR Comment Code is indicated by "C" printed next to the EFC. The "C: means the student has an eligibility problem that must be resolved before Title IV aid can be disbursed to the student. Below is a list of common areas associated with "C" codes:

- Selective Service Match
- Department of Homeland Security (DHS) Match
- Social Security Administration Citizenship Status
- Student's SSN Match
- Veterans Affairs Status Match
- NSLDS
- Responses to Drug Conviction Question on FAFSA
- Unusual Enrollment History
- Pell Lifetime Eligibility Usage
- Aggregate Loan Limits/Subsidized loan lifetime limits

In some cases, a SAR "C" code requires a correction to the ISIR and reprocessing by the CPS. Financial aid staff investigating the SAR "C" Code is responsible to ensure that proper documentation to resolve the SAR "C" code is maintained in the student's file when such documentation is required.

Exclusions

Certain circumstances excuse students from completing verification. Financial aid staff must identify and document in the aid folder why the student is not

required to complete verification. These circumstances may follow:

- Incarceration
- Recent immigrant
- Spouse unavailable
- Parents unavailable
- Death of the student
- Applicant verified by another school
- Pacific Island resident
- Not an aid recipient

Student Secondary Confirmation

PCCD has established the following procedures relative to the secondary citizenship confirmation process for Title IV financial aid applicants who have indicated that they are eligible non-citizens or permanent residents of the United States. If the ISIR does not confirm student eligible non-citizen status, and the student submits reasonable evidence of eligible status, the school will initiate the secondary confirmation process through the Immigration and Naturalization Service (INS) and Department of Homeland Security (DHS).

- All students who indicate an eligible status, but whose eligible status is not confirmed their ISIR or SAR must be given a copy of these procedures.
- Students must submit documentation for consideration of eligible non-citizen status.
- Failure to submit the information prevents the institution from disbursing any Title IV funds or certifying the student as eligible for any Title IV funds.
- The institution will not make the decision regarding "eligible non-citizen" status without the student having the opportunity to submit documentation supporting a claim of eligibility.
- Students must submit documentation of their current immigration status to the financial aid office. This documentation must be official documents from the DHS. In order to initiate the required process, students must submit INS documents which are legible and which demonstrate the latest status with DHS.
- The institution will initiate secondary confirmation within 10 business days of receiving both the output documents and the student's immigration status documents.

Professional Judgment Policy

The Higher Education Act of 1992 allows financial aid administrators to make professional judgment decisions when there are special or unusual family or

student circumstances that may call for adjustments in determining a student's eligibility for financial aid. Circumstances requiring professional judgment must be analyzed on a case by case basis. These circumstances must be documented.

Professional judgment adjustments may increase or decrease a student's EFC or cost of attendance. Specified adjustments may be made to data elements, but not to the formula. Adjustments made will apply to all institutional, state and Title IV aid awarded.

Circumstances that may warrant a professional judgment decision include, but are not limited, to the following:

♦ A change in income of the student's family that would affect the family's ability to pay for college expenses. Examples would be loss of employment, loss of untaxed benefits, a separation or death. Documentation required: Income Reduction Certification.
♦ Student requests consideration as an independent student. Documentation required: Request for Dependency Status Change, and supporting statement must be signed by an eligible third party as detailed on the request form.
♦ Excessive medical or legal expenses. Documentation required: Verification of medical expenses paid by family from doctors, hospitals, etc. or copy of tax transcripts verifying itemized deductions, showing medical expenses.

The required documentation listed for each of these circumstances explains what information is necessary for each situation. The documentation must be complete before approval will be considered. Documentation of professional judgment decisions will be maintained in the student's folder.

Professional judgment situations are unique, and addressed on a case by case basis. Circumstances other than those listed may be considered and will require documentation specific to that situation.

The Financial Aid Supervisor has the final authority to make professional judgment decisions. Appeals of those decisions are made to the Dean/ Manager of Financial Aid. The decision of the Financial Aid Manager is final. No further means for appeal are available.

Awarding Financial Aid

The FAO has developed an institutional packaging philosophy to ensure consistent, equitable, and fair distribution of financial aid funds.

PCCD's policy is to provide the financial aid needed to each applicant to ensure

that a degree or program will be completed, to minimize the adverse effects of financial concerns on academic performance, to provide the most advantageous combination of aid funds for which the student qualifies (subject to the availability of funds), and to make maximum use of all financial aid funds available to the institution.

General packaging guidelines are as follows:

♦ Determine if there are any outside resources (i.e. scholarship, or State aid)
♦ Determine Pell Grant eligibility
♦ Determine eligibility for other aid in this order: SEOG and work-study.
♦ As outside aid is received it will be included in the student award package

Once all records in the student financial aid record is marked complete, the Financial Aid Supervisor, Financial Aid Specialist or authorized Placement Assistant will award aid in the PeopleSoft system

Not all funds awarded to students will be expended because students may not enroll, may withdraw, or may decline a portion of their award.

Awarding Policies

Peralta Community Colleges Financial Aid Offices reserve the right to adjust or cancel financial aid awards at any time due to changes in availability of funding or in a student's financial need, state residency, marital or academic status, or failure to comply with federal, state, and district regulations.

PCCD Right to Cancel

Peralta Community College District reserves the right to review, adjust, or cancel financial aid awards at any time because if changes in federal, state, or PCCD availability of funds.

Eligibility

Aid is awarded based on eligibility to cover parts of a student's education cost to attend a PCCD campus.

Regular Student

To be eligible for financial aid, a student must be enrolled as a "regular student", seeking a degree, certificate or degree with transfer, in an eligible PCCD program. Non-degree (certificate) programs must be approved for aid on the USDE Institutional Program Participation Agreement.

Financial Aid Census Date and Late Start Classes

Financial Aid Census date (usually concurring with term census date) will be set each semester, whereby an adjustment to the student award will be calculated if the student adds or drops credits prior to the census date.

Eligibility for late-start classes will depend on the student situation. Students can potentially receive additional PELL grant for late-start classes.

Late-Start FA Eligibility Rules

1. Students who add late-start classes after FA census date will not be eligible for additional PELL grant if their initial PELL calculation is before the date they are adding the late-start classes.
   a. Exception: Students can add late-start classes after FA census date to match their initial PELL calculation.

2. Students who add late-start classes after FA census date will be eligible for PELL for those classes if the initial PELL calculation date is after student enrollment in those late-start classes

   3. Students who add late-start classes before FA census date will be eligible to receive PELL for those late-start classes

Enrollment Status

Student eligibility will be based on enrollment status and educational expenses at the time of disbursement. A student must be enrolled at least half-time to be eligible for a federal loan (6 units).

SAP

Student eligibility for financial aid programs is contingent upon a student meeting Satisfactory Academic Progress (SAP) policy. A student must complete the required number of units and not exceed the maximum time frame as described in the SAP Policy.

   1. A student's financial aid offer will be void and/or one or more financial aid programs (as appropriate) will be cancelled if it is based on any error in determining eligibility for aid whether it is caused by the student or the financial aid office.

False Information

Submission of false or incomplete information may result in immediate cancellation of a student's award and repayment of all funds that have been received. It may also result in consequences with PCCD and the federal government.

Offer Letter

When the student receives an award notification (Federal Student Aid Report), this is not a guarantee that a student will receive financial aid. The Financial Aid Office (FAO) may be required to clarify or confirm such things as Selective Services status, dependency, citizenship, residency, high school graduation, and satisfactory academic progress.

Conflicting Information

If there is conflicting information on verification items, funds will not be disbursed until all items have been resolved.

Financial Aid Home College

For purposes of initial identification and ISIR loads, the financial aid home college will be determined by the campus associated academic major declared by the student through Admissions and Records. If the college financial aid office or the student identifies the student as seeking his/her degree or certificate is a different Peralta college than the school listed on the FAFSA application, that college will take necessary action to assist the student in identifying his/her **HOME** college. Once the Peralta financial aid home college is correctly identified for the student the home college will process all verification and eligibility for the student.

Rounding

The Common Origination and Disbursement System (COD) only accept cents in payment amounts for Pell. When rounding, round up if the decimal is .50 or higher; round down if it's less than .50. When rounding for a student expected to be enrolled for more than one payment period in the award year, alternate rounding up and down. The amount used to round (whether it is a dollar or penny) is carried forward to the next payment and applied before the rounding calculation is performed for that payment period. Rounding is applied equally to all students.

Financial Aid Repeat Course Policy

Effective July 1, 2011, the Department of Education required colleges to limit how many times students can repeat a course and still receive financial aid for that course. Once a student earns a passing grade for a course that student can only repeat the course **one more time** and still receive financial aid. A passing grade is defined by the college as a D or better. If a student enrolls in a previously passed course for a third time, this course will not count for financial aid purposes. **The policy allows a student to receive financial aid under the following situations:**
1. To **repeat any failed or withdrawn course** until a passing grade is received.
2. To **repeat one time any course in which you previously received a passing grade** (D or better).

Summer Semester Pell

Summer Pell is considered a trailer award. The standard term definition of full time is 12 units, and therefore 12 units must be considered full time for the summer term. Formula One will be used for calculation of summer Pell.

A financial aid census date will also be determined for a summer semester. Peralta late-start course rules will apply to the summer semester
Students who are enrolled less than half-time (under six units for summer) can receive a Pell Grant from remaining eligibility.

All eligibility requirements including SAP must be met before disbursing summer Pell Grants.

Year-round Pell

Effective 2017-2018, federal regulations have increased student maximum annual Pell grant eligibility funds **to 150 percent** of the student's Pell grant scheduled award for an award year. This change will allow students to receive an additional semester of Pell grant funds per award year.

In order to comply with federal regulations, the Peralta Colleges have determined that year-round 2018 Pell Grant awards (either first or second Pell awards) will be assigned only to the 2017-2018 award year as a trailer term. Peralta Colleges will award using Formula One, with full time enrollment being 12 or more units; three-quarter time ranging from 9-11.5 units; half time ranging from 6 – 8.5 units, and less-than-half-time ranging from 0.5 – 5.5 units.

Students who have received all of their 1st scheduled Pell (100% Pell used) award amount may continue to receive 2017-2018 Pell Grant funds (2nd Pell) if they are enrolled **at least half time**. Students who are enrolled less than half-time (under six units) can receive a Pell grant from remaining eligibility only on the first scheduled Pell award and are not eligible for a second Pell award.

All other eligibility requirements including SAP must be met before disbursing year-round Pell grants. Students who transfer into a Peralta College mid-year can also benefit from the 150% year-round rule as long as they are meet all other eligibility criteria for Pell.

Although the majority of year-round Pell awards at Peralta will be for the summer term, there will be cases in which year-round Pell awards may apply to the preceding spring term (see example #4). Also note that second Pell awards will also be counted towards the 600% Pell lifetime eligibility limit.

Revision of Financial Aid Awards

Once an award letter is sent to the student there may be instances that warrant a change to the original notification. An aid administrator may review a student's circumstances, make an adjustment to an award, and generate a revised award letter. This revised award invalidates the original award notice. Enclosures with the award letter acknowledge the right of the FAO to make a change to any award.

Revision Initiated by the Financial Aid Office

The financial aid office will automatically consider a revision in a student's aid package when the following occurs:

♦	There is presence of conflicting information within the file.
♦	There is a change in availability of funds.
♦	There is a FAO error.
♦	The FAO receives a revised ISIR record from USDE that changes EFC or other eligibility components.
♦	There is a change in student SAP.
♦	Student goes into default or requires a repayment of funds to the USDE.

Students are sent a revised award letter as soon as possible with a message explaining the change. In the case of an office error, it is customary to contact the student personally, or send a personalized letter.

The award letter will be sent with disbursement dates for major check runs and

instructions concerning withdrawal from school, and federal refund calculations relating to withdrawal. The letter will advise the student a time line available to pick up financial aid checks. Specific procedures for students who do not claim funds on their Bank Mobile account are forthcoming. Where students did not select a refund preference, a check will be issued after 21 days. The students then have up to 6 months to cash the check or the funds will be returned to the institution.

Revisions Initiated by Request from Student

It is the student's responsibility to notify the financial aid office of changes in a student's resources and/or circumstances, including receipt of aid from an outside source. The student may notify the FAO of any event that affects the student's family contribution by completion of an Income Reduction Certification along with any documentation to validate the change in circumstance. If a change to the award is allowed, the aid administrator will release a revised award letter.

Over Awards

If a potential or actual over award is discovered, USDE guidelines regarding over awards will be followed. Other aid that may need adjusting to prevent an over award will be done in the following order, first to last: loans, Federal Work Study, FSEOG, scholarship, Cal Grant.

An over award occurs any time a student's financial aid (federal, institutional, state and outside aid) and other resources exceed the demonstrated financial need for the award period.

Eliminating an Over Award

Before reducing a student's aid package because of an over award, an attempt will always be made to reduce or eliminate the over award. Two methods are

1. Increase cost of attendance budget using allowable expenses
2. Adjust undistributed funds

Causes of an Over Award and/or Overpayment

 There are several causes of an over award:

1. Student earns more than the awarded CWSP funds

2. Change in enrollment status
3. Student has resources greater than those originally used to calculate award
4. Additional funding from outside source is received after aid is packaged
5. Aid administrator inadvertently makes an error
6. Student intentionally deceives or misrepresents information to obtain funds

Treatment of an Over Award

If eliminating the over award is not possible, the Financial Aid Supervisor will reduce the over award using the following sequence:

1. An over award from administrative error must first reduce or eliminate next semester's payment and then bill the student for any remaining amount.
2. If an over award occurs due to fraud, procedures outlined by the United States Department of Education must be followed.

Determination of Total Funds to be Awarded

The Financial Aid Supervisor determines the total aid funds to be awarded during an award year. The Department of Education sends the FAO information detailing annual fund allocations through the Federal Authorization Letter with the Official Notice of Funding. Scholarship balances are determined from information from the awarding Foundation or Agency Office.

Award Letter and Acceptance of Awards

Students receive notice of financial aid via an award notification. Students may accept or decline each award. Failure to respond is considered an acceptance of the award.

Disbursement of Funds

PCCD has contracted with Bank Mobile to facilitate disbursement of all financial aid funds, with the exception of Federal Work Study, which is disbursed from the Home College Bursar's Office or by direct deposit if selected by the student. A Bank Mobile Card file will be configured by a PeopleSoft file to the IT Department and transmitted weekly to Bank Mobile.   Students who complete a FAFSA/Dream Act and are enrolled will receive a mail notification from Bank

Mobile asking for consent to send over a Bank Mobile card for activation. Instructions will be posted by the financial aid office. Students who do not choose to select the debit card option can also select ACH Direct Deposit transfer to their own personal bank account, or select for an instant check disbursement from the district finance office.

The District Finance Department currently runs the refund process weekly and transmits all student financial aid refunds for that week to Bank Mobile.

Students are contacted via email once a refund has arrived to their account.

Students are responsible for all fees which include (enrollment, campus use fee, student representative fee, AC Transit/EZ Pass and health fee). Financial aid funds are used to pay off any current year institutional fees that the student has incurred.

Federal Aid Programs in Which Peralta Participates

The Peralta Community College District participates in at least five Title IV Programs:

- Federal Pell Grant Program
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study
- Federal Stafford and Direct Loans
- Bureau of Indian Affairs (BIA) (Native American Students Only)
- Veteran's benefits
- Plus Loans

Pell Grant

The Department of Education is responsible for determining eligibility for Pell Grants based on the information that students provide on their FAFSA application. The FAO will award the proper amount of aid based on the Department of Education Pell Payment schedule that is received annually. Designated staff in the FAO will be responsible for awarding and monitoring the Pell Grant program. The awards will be based on full-time status and disbursement will be based on the number of units a student is enrolled in at the FA Census Date. Students who are initially deemed eligible by the college for Cal Grant *after* FA Census date will be disbursed based on the recipient current enrollment status at time of disbursement. The total award reflects the full academic year and disbursement split will reflect an equal amount per semester.

Pell Grant is gift aid that is awarded to the highest need students. Students are automatically considered for Pell Grant when they file the FAFSA form and they receive an eligible EFC. Students who receive an Expected Family Contribution (EFC) and are determined Pell eligible on the annual Department of Ed Pell Payment schedule and may receive a Pell Grant for enrollment. However, awards for students enrolled in less than full-time (12) units are prorated based on enrollment status.

Federal Supplemental Opportunity Grant (FSEOG)

FSEOG is a grant award made by the college to students with exceptional financial need. Due to limited funding from the Department of Education, priority awarding of SEOG funds will first go to students who apply early and who demonstrate the highest need (zero etc.). Funds will be awarded to students on a first-come first-serve basis.

Student Selection of SEOG

- Peralta Community Colleges use the federal methodology in determining financial need for students. SEOG funds are packaged to eligible students with exceptional financial need, that is, those with zero expected family contributions (EFC), having remaining unmet need and are eligible for a Federal PELL Grant.
- Out of this student selection criteria, SEOG are auto-packaged on a first-come, first serve basis dependent on the date is the student completed the FAFSA application. Students with a valid ISIR before April 1st will be first priority to receive an SEOG award. SEOG will be packaged until allocation has been exhausted for the award year
- Students must be enrolled to keep their SEOG award. At the time of SEOG disbursement in the term, initially
- Remaining SEOG funds will be recycled and awarded to students based on a first-come, first-serve basis.

Federal Work Study

The Federal Work Study Program was instituted by Congress in 1964 to provide need based part-time employment for students. Under this program, funds are given to the institution in accordance with federal guidelines for the use of providing meaningful, on-campus and community service employment for students. These are positions that must be applied for and there is no guarantee of employment. In addition, satisfactory academic progress must be maintained in order to continue employment. It is meant to provide real life and valuable work experience for the student while pursuing an academic program of study.

A student's work study need is not simply based on the student's income level. The calculation for work study eligibility is "cost of attendance" minus "expected family contribution" minus "estimated financial assistance" (Federal and State grants and scholarships)." The typical award for an academic year, two semesters is $6,000.00. The amount may vary and is at the discretion of the college financial aid office. This calculation is performed manually by a Financial Aid staff and is included in the qualifying student's award if the student indicated on the FAFSA that he/she is interested in work study.

Awarding

Federal Work-Study Eligibility Requirements:

- Student must demonstrate financial need. First priority awarding is to zero EFC students
- Student must be enrolled for at least ½ time credits (6) and maintain good academic standing
- The student must complete a FAFSA each year to maintain the chance for eligibility and should request an interest in the Federal Work Study Program on his/her FAFSA.
- Students may be considered as dependent or independent to receive work study funding.
- Students are expected to provide their supervisors with their class schedules prior to each semester. A student, who is scheduled to be in class, should not be working during this time.

Students will apply for FWS job openings that will be posted in the financial aid office or the college career center. FWS jobs can be on campus or off campus. PCCD offers off-campus work study jobs with federal, state, or local public agencies or private non-profit organizations that serve the public interest. Each position has a job description. Students must complete I-9, W-4 and an oath of allegiance forms. The student's need, number of hours per week the student can work, the period of employment, the wage rate, and the amount of other assistance for the student will be considered when determining eligibility. A transfer of up to 25% of FWS can be made to both FSEOG and Perkins.

7% of the school's federal authorization must be used in a community service position. Of the 7%, at least one student must be placed in a reading tutor or family literacy position. PCCD's off-campus positions will be community service work study jobs.

Student FWS earnings are disbursed monthly from the home college bursar's office or by direct deposit if indicated by the student.

FWS funds cannot be used for sick-leave.

Work Study Students' access to Educational Records

Work study students can be granted access to personally identifiable information in the educational records of other students for the limited purpose of performing tasks assigned by and under the supervision of an educational official with whom the college has determined to have a legitimate educational interest in the educational records of students.

Work study students who are assigned tasks dealing with educational records of other students will receive instruction on the college's policies and procedures concerning access to student educational records, and will review and sign a PCCD Confidentiality Policy. They will also be advised that information contained in the educational records of other students is confidential and must not be discussed or shared with anyone other than their immediate supervisor.

Fund Maintenance

There is a separate account for the FWS program used to record and maintains student monthly gross earnings. The awards from and refunds to the fund is identified per student, rather than in lump sum amounts.

Federal Direct Loan

Direct loans are made through the Department of Education. Students who are enrolled at least half time and who demonstrate financial need through the financial aid application process can have the interest paid (subsidized) on their direct loans by the federal government while they are in school.

Students who are at least half time but who do not demonstrate a financial need for a Stafford loan may still obtain a loan, however, interest will be unsubsidized, and interest will start to accrue while the student is in school.

Direct Loan Policy & Procedures

PCCD Loan Programs and Philosophy
Peralta Community Colleges participates in the William D. Ford Federal Direct Stafford Loan Program (Direct Loans).

It is the philosophy of the financial aid programs at PCCD that loans should be taken out as the last alternative for financing a student's education. Federal and state grants as well as the FWS program are the first sources of aid. It is also recognized that in many cases, a student loan may be the only viable alternative

for meeting educational expenses and are to be considered as an investment in the education and future of students.

Direct Loan Packaging Policy
Although student loans are not automatically awarded, language is provided on the financial aid award notification letter with information on the student's ability to receive a federal direct loan and the steps required in order to receive a direct loan. Students are encouraged, but not required, to visit the college financial aid office to receive more vital information on responsible loan borrowing, terms, and conditions. Links to entrance and exit loan counseling and the master promissory note are available at each of the four Peralta Community Colleges. Once the student completes required counseling and MPN requirements and meets all direct loan eligibility standards, the college financial aid office will package the student direct loan.

Peralta will use the standard scheduled academic year (SAY) to determine eligibility and annual loan limits. Summer session is considered the trailing semester of the academic year. Borrower based academic year will not be used.

Students who attended another institution and received a direct loan and transfer to a Peralta campus within the same academic year will have the loan amount received at the prior campus deducted from their annual loan eligibility.

Direct Subsidized Loans
Students who receive subsidized loans are charged interest when they complete the program, leave school or drop to less than half time enrollment. Students are required to begin repayment 6 months later. Eligibility is based on the cost of attendance minus the student's Expected Family Contribution (EFC) as calculated by the Central Processor from their FAFSA. In accordance with packaging guidelines, any other aid, including outside scholarships and BOGG, received is also subtracted to determine their unmet need or subsidized loan eligibility.

Loan amounts must be prorated for students with only one semester remaining to complete the requirements of the educational program. Prorating also applies to a student who has a one semester extension of financial aid eligibility approved. First-year students who have unmet need after all other financial aid has been awarded, may borrow a subsidized Direct Loan up to the amount of their unmet need or $3,500 whichever is less. Second- year students may borrow a subsidized Direct Loan up to the amount of their unmet need or $4,500, whichever is less. PCCD identifies a first-year student as one who has completed less than thirty units toward his or her current educational program and a second-year student as one who has completed 30 or more units toward the current educational program. Students who advance a grade level within the school year can apply for the difference.

Direct Unsubsidized Loans

NEW: STUDENTS WHO HAVE RECEIVED A BACHELORS DEGREE WILL ONLY BE ELIGIBLE FOR UNSUBSIDIZED LOANS.

Borrowers of unsubsidized loans are charged interest when the funds are disbursed. Students have options concerning repayment. They can defer repayment until leaving school, make regular interest and principal payments or make interest only payments. Arrangements are made with Direct Lending not PCCD.

Eligibility is determined in a way similar to subsidized loans with the difference being the EFC is not a part of the calculation. The cost of attendance (COA) minus any other financial aid the student may be receiving equals their unsubsidized loan eligibility. Other financial aid, sometimes referred to as estimated financial assistance, includes subsidized loans and the average value of a BOG Fee Waiver if eligible. Students are always awarded subsidized loans up to their maximum eligibility before being awarded an unsubsidized loan.

Students who are not eligible for the amount they are applying for in a subsidized loan may request the difference in an unsubsidized loan. They can indicate this on their PCCD Direct Loan Application. Students without any computed need can apply for an unsubsidized loan using the same application.

Dependent students may apply for up to $2,000 in an additional unsubsidized loan. Independent students may apply for up to $6,000 in an additional unsubsidized loan. Eligibility is calculated in the same way for any unsubsidized loan.

Students who want additional unsubsidized loans must complete an addition loan application.

The total annual borrowing limits are:
- $3,500 subsidized for dependent first year students; $2,000 additional unsubsidized for dependent first-year students; and
- $4,500 combined subsidized and/or unsubsidized plus $2,000 additional unsubsidized for dependent second-year students; and
- The same except $6,000 for independent students in unsubsidized loans rather than $2,000

Dependent students whose parents are unable to borrow a PLUS loan are eligible for the additional unsubsidized loan not to exceed $6,000 (they may not receive the added $2,000 plus $6,000). Parents who are unable to borrow are parents who applied for the PLUS Loan but are denied because of adverse credit history or have other documented exception circumstances. Refer to the Student

Financial Aid Handbook "Criteria for additional Direct Unsubsidized Loans" on page 3-109.

New student borrowers after July 1, 2014 will be limited to 150% of their program length which is 3 years at Peralta Community Colleges. This percentage will be calculated by the Department of Education. Program length may be shorter for certificate only programs. Refer to the campus catalog for program length.

Direct PLUS Loan

Parents of dependent students may borrow through the Direct PLUS Loan. Peralta requires a PLUS Loan Application available at the campus financial aid office. The application includes information about establishing a PIN and completing a credit check and promissory note. The parent must have passed a credit check and sign an MPN before Peralta will process a PLUS loan request. Requests for PLUS loans will be processed within 90 days of the approved credit check since the credit check is only valid for 90 days.

The parent must be the student's biological or adoptive parent to borrow a PLUS loan for the student. They do not have to be the custodial parent. A step parent may borrow for the student if they were required to report their financial information of the FAFSA for the student. Both parents may borrow a PLUS loan for the student as long as the combined loans do not exceed the annual amount the student's PLUS eligibility.

The parent must meet the same citizenship and residency requirements required for financial aid eligibility. They are not eligible if the parent is in default of a federal loan or owes a repayment of federal grant. They are also ineligible if the federal government holds a judgment lien on his/her property or if they are incarcerated.

Peralta does not offer graduate/professional programs therefore no PLUS loans will be processed for Independent Students.
The student must complete a FAFSA before a PLUS loan can be processed for their parent. The student does not need to demonstrate financial need but must be otherwise eligible for financial aid:
- All ISIR and NSLDS data matches and are resolved
- The student is enrolled in at least 6 units and making satisfactory academic progress
- Student will not exceed annual or aggregate loan limits

Interest begins on a PLUS Loan as soon as funds are disbursed and is a fixed rate. For current rates see StudentLoans.gov. The repayment plan will be arranged with the loan servicer.

The maximum amount of PLUS a parent may receive is determined by the students cost of attendance minus any other financial aid, including student loans, the student is receiving. There are no annual or aggregate limits for the PLUS Loan.

Dependent Students whose parents are unable to borrow a PLUS loan are eligible for the additional unsubsidized loan not to exceed $6,000 (they may not receive the added $2,000 plus $6,000).Parents who are unable to borrow are parents who applied for the PLUS Loan but are denied because of adverse credit history or have other documented exception circumstances. Refer to the Student Financial Aid Handbook "Criteria for additional Direct Unsubsidized Loans" on page 3-109.

All Direct Loan funds will be disbursed through Bank Mobile.

Reconciliation of Direct PLUS loans will be included in the campuses reconciliation of all Direct Loans.

Grade Level Determination

Students who have completed 0-29 credits are considered first-year students. Students who have completed 30 and over credits will be considered as second-year students for direct loan eligibility. Completed remedial and ESL coursework will count towards grade-level determination Transfer credits will be counted towards grade-level determination once transcripts have been officially evaluated by Admissions and Records.

Direct Loan Aggregate Loan Limits

The following aggregate limits have been set by the federal government and cannot be exceeded:
Aggregate Loan Limits: Maximum Total Outstanding Loan Debt
Dependent Undergraduate Students: $31,000 (maximum $23,000 subsidized)

 Independent Undergraduate Students and Dependent Undergraduate Students whose Parents can't get PLUS: 57,500 (maximum $23,000 subsidized)

A student who has inadvertently received more than the annual or aggregate Stafford loan limits is ineligible to receive *any* FSA funds until the over- borrowing is resolved. The student can regain eligibility for aid by repaying the amount that exceeded the Stafford annual or aggregate loan limits, or by making satisfactory arrangements with the loan servicer to repay the excess amount.

Withdrawal during a Loan Period

A student who is receiving a direct loan for both the fall and spring semesters and withdraws to less than six units, but does not withdraw from all classes, during the fall semester will be considered eligible for the second disbursement in the spring if he or she is enrolled in at least six units and completes exit counseling. Students who completely withdraw from all classes will have R2T4 calculations completed to determine earned fall eligibility; spring loan amounts will be cancelled.

Entrance Counseling

PCCD ensures that entrance loan counseling has been completed for all new borrowers before making the first disbursement of a direct subsidized or direct unsubsidized loan as an undergraduate, and direct PLUS loan.

Entrance loan counseling provides comprehensive information on the terms and conditions of the loan as well as the rights and responsibilities of the direct subsidized, direct unsubsidized, direct PLUS borrowers.

The university ensures that entrance loan counseling is completed on the U.S. Department of Education Student Loans website.

Exit Counseling

Each direct subsidized or unsubsidized loan borrower and graduate student direct PLUS loan borrower must complete exit counseling if they withdraw, graduate, or drop to less than half time enrollment.

Each PCCD campus will send an email notifying the student of exit counseling information, requirements and how to complete exit counseling online will also be sent to the student. *A copy of the email will be kept in the student's file.*

Default Management

The PCCD Financial Aid Staff is committed to default management. Several activities occur regularly to maintain a reasonable default rate and to assist student borrowers in obtaining deferments and properly repaying their loans. Any student who has already borrowed $16,000 from any educational loan programs and is suggested to request for a Direct Loan will receive an email from the FAO explaining the concern about the student's level of indebtedness. If after reading the email, the student still wants the loan, he or she must complete the "Additional Application to Exceed the Loan Limit" form. Applications will be

reviewed by the Financial Aid Specialist/Supervisor along with the student's financial aid file, academic record, and loan portfolio. If the designated staff chooses to exercise professional judgment and deny the loan, the student will be notified in writing of the decision and rationale for the decision. The decision is final.

Previous Defaults
Students who have previously borrowed from an educational loan program and have defaulted on a loan will regain eligibility for financial aid including direct loans 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. He or she regains eligibility for the payment period in which the default is resolved. For grants that is defined as the current semester and for loans it's the current school.

Bureau of Indian Affairs

Native American Indian students may receive educational grants from the Federal Bureau of Indian Affairs (BIA). A student must be able to prove that he or she is a member of a federally recognized tribe. BIA requires applicants first to apply for a Federal Pell Grant. Applications for BIA grants for California Tribes are available by writing to the Bureau's Office, Office Indian Education, 2800 Cottage Way, Sacramento, CA 95825 or calling 1-916-978-6000.

Veteran Benefits

Students who qualify for Veteran's Benefits for college attendance should contact the Veteran's Office at their home campus.

Outside Resources

Students are encouraged to seek assistance from outside resources. It is required that all outside assistance be reported to the financial aid office. Student aid including outside resources, may not exceed the student's cost of attendance. Therefore, if a student has been awarded funds by the aid office and receives an outside award, an adjustment to the original award letter may be necessary. If an adjustment is necessary, the outside aid will replace self-help aid if possible.

State Aid Programs in Which Peralta Participates

The Peralta Community College District participates in three programs sponsored by the State of California: Note that as of January 2013, AB540 Dream Act students are BOGFW eligible, and as of fall semester 2013 are eligible for other State Programs indicated below:

♦ Cal Grants A, B & C Programs
♦ Extended Opportunity Programs and Services (EOPS)
♦ CARE
♦ Chafee Grant
♦ OSHER Scholarship
♦ California Promise Grant (formerly the Board of Governor's Fee Waiver)
♦ Next-Up
♦ Student Success Completion Grant

Cal Grant

Award Packaging and Notification

The California Student Aid Commission (CSAC) awards students based on specific academic, income, and application information provided by the student. Students who are selected for a Cal Grant award are notified by the commission and must select a college they wish to receive their Cal Grant. Once that is done, students are placed on the college's Cal Grant roster for further review by the College Financial Aid Office. The College Financial Aid Office will review and confirm that the student meets all eligibility and program requirements which may include but not limited to:

• Citizenship Status
• US Selective Service Registration Requirements
• Student Title IV Loan Default
• California State Residency
• Incarceration
• Regular student in an eligible academic program
• Financial need remaining
• Income and Asset Ceilings
• Satisfactory Academic Progress
• Completion of Verification

Students are awarded Cal Grants if they meet all requirements for a Cal Grant award and their Financial Aid file is completed and packaged by the College.

Students are able to review their awards, including the Cal Grant, online via the Peralta Passport portal at any time.

Awarding and Disbursement

Cal Grants are generally disbursed in one payment per term. Students who are initially deemed eligible by the college for Cal Grant **_before_** FA census date will be disbursed based the student enrollment status as of FA census date. Students who are initially deemed eligible by the college for Cal Grant **_after_** **FA** Census date will be disbursed based on the recipient current enrollment status at time of disbursement. Students who have withdrawn at time of disbursement will not receive Cal Grant for that term.

Students who are initially deemed eligible for Cal Grant by the college **_after the term_** has ended will be disbursed based on the number of units completed for the term.

Adjustments can be made to initial Cal Grant disbursements based on increases to student enrollment load.

The first Cal Grant disbursement will occur the week of FA census date for every term. After the first disbursement, Cal Grants are disbursed weekly throughout the term as students become eligible for the funds.

Funds Credited to Student Account

Cal Grant A, B and C payments are credited to student accounts along with other financial aid payments. Cal Grant funds are used to pay for mandatory institutional charges and any excess dollars will be refunded to the student through Bank Mobile. Students have the option of selecting a refund preference: direct deposit to a personal bank account, opening a Bank Mobile checking account or by requesting an instant paper check from the District Finance department. It may take 5-7 business days depending on the refund option the student selects.

Students have the right to opt out of having future state funds applied towards paying the student's institutional charges and to have those funds be delivered directly to the student. To opt out, students must complete the request form and submit it to the college FA Office who will send it to District Finance to process.

Refunds and Repayment

The college does not consider Cal Grants in the federal Return to Title IV calculations. Eligibility for Cal Grant awards (i.e. satisfactory academic progress, enrollment status, Eligible Program, Default Status, Residency, completion of required verification, etc.) is checked at the time of awarding and again at the time of disbursement preventing the need for repayment.

Also, since student Cal Grant disbursements are made after the refund date for tuition, Student Cal Grant repayments will not need to be returned after that point.

Over awards

At the time Cal Grants are awarded, any over awards are resolved by reducing other aid sources or the Cal Grant award so students do not exceed need or Cost of Attendance. Prior to each disbursement, over award reports are worked to identify any new over awards as the result of additional resources. Any students receiving Cal Grants would be part of those reports and any over awards resolved.

Students who have been determined as over-awarded Cal Grant will be notified of the overpayment. The institution will report and return any overages back to the California Student Aid Commission.

Cal Grant A and B Entitlement and Competitive Grants

Cal Grant A and B awards provide a living allowance and tuition and fee assistance to very low-income students. Community College students will only receive the living allowance portion of the Cal Grant A and B. There are two deadlines, March 2nd for both the Entitlement and Competitive grants, and a second deadline of September 2nd that applies for Community College students only. All students must file a FAFSA and/or Dream Act application in order to be considered eligible.

Beginning with the fall 2013 semester, Dream Act AB540 eligible students will be eligible to apply for the Cal Grant B Entitlement program. Dream Act students must have completed a Dream Act Application. A students' GPA submission will be calculated toward Dream Act eligibility. In addition, Dream Act students selected for verification by the California Student Aid Commission must complete all verification requirements in order to receive a Cal Grant award.

To be considered for Cal Grant A and B eligibility, graduating High School seniors must have verification data submitted by their high schools. GPA data

can be submitted through a Peralta College once a student has completed 24-degree applicable units. Reestablished GPAs may be submitted for Community College competitive Cal Grant A and B awards students who have completed 16-degree applicable units.

All Peralta Colleges submit Cal Grant GPA verification and Cal Grant Enrollment verification thru electronic files upload to the Web Grants system. A paper GPA verification document may be completed by the College if a student requires an additional GPA factor from a college outside the Peralta District.

Students must be enrolled at least half-time (6 units) in order to receive a Cal Grant. Awards for less than full-time (12 units) are prorated based on enrollment status.

Cal Grant C

Cal Grant C assists with books, tools and equipment for occupational or vocational programs.

Graduating high school seniors must have verification data submitted by their high schools.

All Peralta Colleges submit Cal Grant GPA verification and Cal Grant Enrollment verification thru electronic files upload to the WebGrants system. A paper GPA verification document may be completed by the college if a student requires an additional GPA factor from a college outside the Peralta District.

Students must be enrolled at least half-time (6 units) in order to receive a Cal Grant. Awards for less than full-time (12 units) are prorated based on enrollment status.

Cal Grant Reconciliation

Each college FA Department should reconcile student-by-student Cal Grant payments on a weekly basis. Colleges report student payments and any student payment adjustments to the California Student Aid Commission using the web grants system.

Yearly reconciliation is performed in collaboration between the college FA Department and the District Finance Department. The District Finance Department is responsible for return on any excess funds, accounting of funds received by the institution, and any other fiscal requirements as defined by the college's participation agreement with the California Student Aid agreement.

Extended Opportunity Programs and Services

EOPS is a state of California funded program, which may provide services in the form of grants, books, loans, employment, and other support services to high need, educationally disadvantaged students who are California residents. Students must be enrolled full-time at their home college and must complete the FAFSA to apply. The EOPS Office determines eligibility. Types and amounts of awards vary depending on funding available at each college.

CARE Program

The CARE Program is administered thru the EOPS Office and provides services in the form of Grants and Child Care assistance to high need, educationally disadvantaged students who are California residents. Students may be enrolled less than full time, must complete the FAFSA and eligibility is determined by the CARE Office. Awards vary depending upon college funding.

Student Success Completion Grant (SSCG)

The SSCG is a grant given to eligible Cal Grant B and C who are enrolled in 12 or more units (fulltime). Students who are enrolled in 12-14.99 units can receive $649 per primary term. Students who are enrolled in 15 or more units can receive $2,000 per primary term. Funds are subject to availability.

Chafee Grant

Chafee Grant can provide up to $5,000 annually to foster youth and former foster youths to use for vocational school training or college courses. Eligible students (including Dream Act eligible) must have been in foster care between their 16th and 18th birthday and not have reached their 26th birthday as of July 1st of the award year. Students may apply through www.chafee.csac.ca.gov or call 1-888-224-7268.

Chafee applicants must complete the FAFSA and complete required verification with the financial aid office. The financial aid office will complete and submit the payment roster for all eligible Chafee students.

Scholarships

The Peralta Community College District also participates in scholarships that are made available through local and business organizations, community service organizations, employers, state foundations, the Peralta Foundation and any number of other sources.

Scholarships are usually based on academic achievement, demonstrated leadership, community involvement, need, or a combination of those factors. Each College and the Peralta Foundation posts information about its scholarships when application materials or information is made available to the college. Students should consult the transfer center, Office of the Dean of Student Services, and Associated Student's Union for information about scholarships. Information on the Peralta Community College District Chancellor's Trophy is posted in the Student Services Office at each campus.

Attendance Policy

PCCD specifies the circumstances in which student attendance is determined. The full attendance policy can be found in the College Catalog.

Withdrawal Policy

PCCD specifies the circumstances in which student withdrawals from the institution can be made. The full withdrawal policy can be found in the College Catalog.

If a student stops attending a class or classes they are responsible for following the withdrawal procedures and deadlines published in the campus catalog and or class schedule.

If a student withdraws from all classes within the PCCD campus(s) and a refund is due, the funds will be returned to the appropriate financial aid account.

Enrollment/Academic Plan Reporting to NSLDS

Peralta Community College District has contracted with the National Student Clearinghouse to provide required enrollment and academic plan reporting data. The district extracts this data, including the new required data elements, and

submits to the Clearinghouse based on the attached schedule. This insures compliance with the federal requirement to report every 60 days.

Refund/Repayment Policy

PCCD specifies the circumstances in which tuition refunds can be made. The full refund policy is found in the College Catalog.

Students will be prevented for future enrollment if they have an outstanding balance. Students may still obtain official transcripts if they have an outstanding balance with PCCD. Students must submit a request and pay an $8 fee to receive official transcripts.

Return of Title IV Funds Policy

The Financial Aid Office runs the query of all financial aid student withdrawals from all coursework prior to the 60% date in order to complete the Return of Title IV calculations within the required timeline.

The FAO will use the last day of attendance on the withdrawal reported, or as indicated and documented by the instructor, Admissions and Records, or the student, in determining the percentage of the pay period the student completed.

If the FAO learns independently that a student has stopped attending classes, the instructors will be contacted and requested to submit the last day the student attended a class related activity.

The financial aid office will use the Return to Title IV tool that is provided by the Department of Education to determine the required repayment from the institution and the student.

Assessed refunds will be returned to the financial aid programs from which they were paid in the following order:
1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct PLUS Loans
4. Pell Grant
5. Supplemental Educational Opportunity Grant

Calculation and Notification Deadline:
R2T4 calculations must be completed within 30 days of the date the campus determined the student withdrew and the student must be notified of the results of the calculation. Calculations include any aid eligible for a post-withdrawal

disbursement.

If the student owes a repayment based on the R2T4 calculations **the notification must be mailed within the 30 days** of the date the campus determined the student withdrew. The following items must be included in the notice:
- The amount of the overpayment
- The student's eligibility for Title IV aid will end if the student fails to resolve the overpayment in 45 days from the date of the notification (or the date the campus was required to send the notification).
- The options the student has to resolve the overpayment (see student overpayment section below)
- Failure to resolve the overpayment will result the campus reporting the overpayment to NSLDS and the debt will be referred to the Debt Resolution Services for collection
- The contact information for the campus representative who can discuss options for resolution

Institutional Overpayment (the amount indicated in Box O on R2T4 worksheet). This is an overpayment due from the campus and cannot not be referred to the Department of Education (DOE) for collections or reported to NSLDS as an overpayment.

Return Deadline:
Funds must be returned as soon as possible **but no later than 45 days** from the date the campus determined the student's withdrawal.
Return Process:
1. The FAO will reduce the student's award by the amount of the institutional overpayment.
2. This will result in the award reduction on the student's account and the student will be responsible repaying this balance to the campus.
3. If the overpayment is in the current academic year the reduced award must be reported to COD and the amount available for the campus to draw down will be reduced by this amount. If the award reduced is SEOG the amount spent will be reduced in the campus fund.

Student (Federal) Overpayment – the amount indicated in box U on R2T4 worksheet
The student will retain financial aid eligibility for 45 days from the earliest of:
- The date the campus notified the student of the overpayment
- The date the campus was required to have notified the student (within 30 days of the date the campus determined that the student withdrew)

The student does not have to repay a grant overpayment of $50 or less. If the amount of grant aid owed is $50 or less no further action is required.

Return Deadline:
The student must resolve the overpayment with the 45 day deadline.

Return Process:
The student has two options related to the overpayment:
1. Repay the amount owed to the Financial Aid Department within the 45 day deadline. This payment can be paid online or with a cashiers check/money order at the college cashiers office for processing.

The financial aid office will than make the adjustment by reducing the amount in COD and in PeopleSoft. The business office/finance department will deposit the repayment back to the Department of Education.

2. If the student does not resolve the overpayment by the above options, the financial aid office will submit the student overpayment to Debt Resolution Services and NSLDS by the end of the term after the 45 day deadline has passed. Once the Student Federal Overpayment is referred to Debt Resolution Services, the student must make satisfactory payment arrangements directly with Debt Resolution Services and make all payments within the timeframe included in the arrangement. Failure to meet any of the terms of the payment arrangement will result in loss of any future Title IV aid. The campus will not enter into payment arrangements for overpayments due from the student

Return to Title IV Policy for Unofficial Withdraws

Although Peralta is an institution that is not required to take attendance, PCCD finalized fall, 2019 a People Soft customization that requires faculty to add the last day of attendance when submitting Attendance Verification.

Financial Aid Procedures
Moving forward, in order to meet federal compliance, financial aid has implemented the following procedure to identify students who have unofficially withdrawn from the institution in order to calculate Return of Title IV in a timely manner.

After all grades are posted by Admissions and Records (generally within two weeks from the end of the term), the District Office will run a report from our PeopleSoft system to identify students with failing grades in all enrolled classes immediately after all grades are posted. Failing grades include "F", "FW", and

"NP".

A student with a grade of "F" may be required by the financial aid office to provide documentation from the grading instructor that the grade was earned by the student. The student must have attended class for the term and earned a failing grade by such measure as determined by instruction that qualifies a grade of "F".

Students with no passing grades along with any "I", "RD", or "IP" will continue to be monitored until final grades are posted.

These students will be considered unofficial withdrawals and the financial aid offices will complete R2T4 calculations within 30 days from the last day of the term using the midpoint of the term (period of enrollment) as the withdrawal date. PCCD will complete calculations and send notification to the student within 21 days of the end of the enrollment period.

The financial aid offices will include in its notification to students the option to provide documentation of their last date of attendance. The financial aid offices will than recalculate R2T4 using the documented last day off attendance as the withdrawal date. The student may also provide documentation that at least one of their failing grades was earned, that they continued attendance through the entire term, to have R2T4 calculations reversed. The student will be given 21 days to provide this documentation to allow the financial aid offices adequate time to change the R2T4 calculate and return funds within the 45 day deadline.

Satisfactory Academic Progress Policy

Federal regulations mandate that a student receiving financial assistance under Title IV programs must maintain satisfactory academic progress in his/her course of study regardless of whether or not financial aid is awarded each semester. In order to meet this mandate, the Satisfactory Academic Progress Policy will be applied consistently to all students pursuing a certificate, associate degree, or transfer at one of the Peralta colleges. Students are responsible for understanding and adhering to the financial aid satisfactory academic progress policy.

Mandated by federal and state regulations, financial aid (FA) satisfactory academic progress is measured with the following standards:

- Qualitative standard (Cumulative Grade Point Average),
- Quantitative standard (Pace of Progress)
    - Pace of Progression
    - Maximum Time Frame

Qualitative

Students must maintain a Peralta Community College District cumulative GPA of 2.0 or above.

Quantitative

1. Cumulative Pace of Progression

Students must complete and earn 66.7% of the cumulative attempted credits at the end of each semester to maintain pace required to complete degree requirements within the 150% maximum timeframe. Pace of progress is calculated by dividing the cumulative number of credits successfully completed and earned at the end of each semester by the cumulative number of credits attempted at the end of each semester; if the result is greater than or equal to 66.7%, the student is meeting the requirement of pace of progression.

The pace of progress evaluation and calculation will use official grade records from the student academic transcript.

66.7% Cumulative Progression Samples of Total Attempted Credit Hours and the Earned Credit Hours required to meet 66.7% progression		
Cumulative Units Attempted on Academic Transcript	**Cumulative** Units Earned on Academic Transcript	**Cumulative** Completion Percentage
60 credits attempted	40 credits earned	66.7
36 credits attempted	24 credits earned	66.7
24 credits attempted	16 credits earned	66.7
12 credits attempted	8 credits earned	66.7

2. Maximum Time Frame

Maximum time frame is the pace at which students must progress through their program of study to ensure that they will graduate within a maximum time frame.

Students should complete their educational objective within a maximum time frame of 150%, or 90 attempted semester units for a standard two year program. Programs shorter than two (2) years will be monitored for completion of the same

150% unit maximum time frame. **Note:** All completed and accepted transfer units posted into PeopleSoft are also counted in the maximum time frame evaluation.

What happens if I fail to meet Financial Aid Standards of Academic Progress?

- The FAO will review each student's record at the end of each academic semester. Students who do not meet SAP requirements at the end of their first semester will be notified by the FAO that they have been placed in financial aid warning status.
- Students *who are on* FA warning status and **improve** their academic performance as defined by the qualitative and quantitative standards of SAP will be placed back in good standing and may be eligible to continue to receive financial aid for following semesters.
- Students who are on FA warning status and **fail** to meet the FA satisfactory academic progress policy will be placed on financial aid disqualification and denied further aid funding until they meet both qualitative and/or quantitative standards again.
- Students who are on a FA disqualification status may **reinstate** eligibility for financial aid by having a financial aid appeal approved *or* complying with satisfactory academic progress standards in a term without receiving financial aid.
- A student may *lose* eligibility for financial aid by NOT complying with satisfactory academic progress standards in a term the student did not receive financial aid.
- A student who successfully appeals a FA disqualification status is placed on FA probation and eligible to receive Title IV aid as long as the student continues to adhere to all conditions listed on the approved appeal.

How are my grades evaluated under the FA Standards of Academic Progress?

Official Grades

Grades of "A", "B", "C", "D", "CR" and "P" will be considered credit hours **attempted and earned** and will be included toward calculation of cumulative GPA, 66.7% Pace-of-Progress and the 150% unit maximum time frame.

Grades of "W", "F", "FW", "EW", "CR", "NC", "P", "NP" and "I", "RD" will be considered as credit hours **attempted** and will be included toward calculation of

cumulative GPA, 66.7% Pace-of-Progress and the 150% unit maximum time frame.

Incomplete Grades

Courses in which the student receives an incomplete (I) at the end of the semester or term will count as attempted credit hours and as a non-passing grade. It will be counted in the cumulative pace-of-progress and maximum time-frame evaluation.

Grades Not Reported

Courses in which grades are not officially reported to Admissions and Records will count as an attempted credit hour and a non-passing grade. It will be counted in the cumulative pace-of-progress and maximum time-frame evaluation.

Repeated Coursework and SAP

All course attempts, even repeated courses, will count as an attempted credit hour and counted in the cumulative pace-of-progress and maximum time-frame evaluation.

Remedial Coursework and SAP

Remedial coursework will count toward the GPA and cumulative completion rate assessment. However, all remedial coursework will not be counted as attempted credit and will be subtracted in the calculation of the maximum time frame allowed.

ESOL Coursework and SAP

ESOL coursework will count toward the GPA and 66.7% cumulative completion rate assessment. However, all ESL coursework will be subtracted in the calculation of the maximum time frame allowed.

Summer Sessions Attempted hours

Any courses attempted in any summer session will be included in the assessment for satisfactory academic progress.

Transfer hours and Pace of Progress

Transfer credits hours that have posted into the PCCD student transcript are counted in the cumulative pace-of-progress and maximum time-frame evaluation.

Students with a Bachelor's Degree

Students with a Baccalaureate (Bachelor's) or other graduate degree are considered to have surpassed the maximum time frame and will be required to complete a financial aid petition/appeal to be considered for a student loan. Note that filing an appeal may not qualify a student for financial aid eligibility. The decision of the college on appeals is FINAL and may not be contested.

Appeal Process

Students who have become ineligible for financial aid due to unsatisfactory academic progress may appeal if there are mitigating circumstances that has caused the student to become ineligible. Appeal forms are available in the FAO.

Appealing students may be required to submit documentation to support mitigating circumstances that may have caused the student to not meet academic standards. Should a student desire such a review of their status, the student should complete the appeals form, visit an academic counselor to develop a student educational plan, and submit all statements, documents, and forms to his/her home college financial aid office for review by the appeals committee.

The appeals committee is generally composed of an administrator, academic counselor, a financial aid staff member, and a student representative. The decision of the committee is considered final. In addition, on a case by case basis, the FAO Supervisor can utilize professional judgment to review a SAP appeal. Appeal decisions made by the appeals committee or FAO Supervisor are considered final and uncontestable.

Generally, students are limited to two appeals relating to SAP at a Peralta College. Appeals in excess of the limit are reviewed on a case by case basis. Students may be required to submit a mid-term work-in-progress report in order to establish continued attendance and progress during the appeal semester.

A student will not be retroactively paid a Title IV grant for a semester after an appeal is denied. However, there are mitigating circumstances in which a direct loan can be retroactively paid within the aid year at the discretion of the financial aid office.

Students who have been placed on financial aid probation due to an approved appeal are removed from this probation status if requirements are met in the probationary term.

Notification of FA Satisfactory Academic Progress Status

Students placed on financial aid warning or disqualification status will be notified via email of their status after all grades are posted from the prior term. Students can also view their satisfactory academic standing by logging onto his/her Passport account.

Audits and Program Reviews

Federal regulations require the FAO to have its records and student files audited annually. Each audit must cover the time period since the last audit. Peralta Community College is audited annually by an independent auditing firm which reviews a sample of student files to ensure the financial aid office (FAO) is in compliance with federal, state, and institutional polices. Any exceptions found during the audit will be addressed. The auditing firm then submits findings to the College for review and after that review, the auditing firm then submits the findings to the U.S. Department of Education. Federal reviews are conducted by the U.S. Department of Education on a basis determined by that Department. Institutions are notified ahead of time when the review will take place.

Each institution must fully cooperate with the auditors' requests. Typically, the auditors will randomly select a specific number of students from each of the Title IV programs. The files are pulled and given to the auditors. Any additional assistance requested must be responded to promptly. Much of the audit process is conducted online.

A complete listing of financial aid audit guidelines can be found in the Audit Guide published by the U.S. Department of Education. See this reference document for additional information.

Fraud

There are on occasion situations where students and/or parents purposefully misrepresent information in the hopes of obtaining aid or obtaining additional assistance. The FAO is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse.

Policy for Fraud

Students and parents who willfully submit fraudulent information will be investigated to the fullest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

Procedures for Fraud

If, in an aid administrator's judgment, there has been intentional misrepresentation, false statements, or alteration of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the District Director and Dean of Students for possible disciplinary action. After investigating the situation, if the District Director believes there is a fraudulent situation, all information must be forwarded to the Office of Inspector General of the Department of Education or the local law enforcement agency.

The Financial Aid Supervisor reviews the student's aid file with the appropriate aid administrator, and if the decision is made by the District Director and/or the Financial Aid Supervisor to pursue the possibility of denying or canceling financial aid, a written request to make an appointment is sent to the student. If the student does not make an appointment, the Financial Aid Supervisor may:

- ♦ Not process a financial aid application until the situation is resolved satisfactorily.
- ♦ Not award financial aid.
- ♦ Cancel financial aid.
- ♦ Determine that financial aid will not be processed in future years.

All processing of the application or disbursement of funds shall be suspended until the District Director or Dean of Students has made a determination as to whether the student shall be required to make an appointment.

Fraudulent situations should be reported to the hotline of the Department of Education Inspector General.

Reconciliation of Aid Programs

(See FA Sharepoint for specific procedural steps)

Direct Loan Reconciliation

PCCD has developed a reconciliation process that can be located in the FA Sharepoint drive. The college financial aid department is responsible to ensure reconciliation is performed based on guidelines set forth by the US Department of Education. Each of the four Peralta Community Colleges will follow USDE guidelines to reconcile all student Direct Loan disbursements on a **monthly** basis.

SEOG Reconciliation

PCCD has developed a reconciliation process that can be located in the FA Sharepoint drive. The college financial aid department is responsible to ensure reconciliation is performed based on guidelines set forth by the US Department of Education. Each of the four Peralta Community Colleges will follow USDE guidelines to reconcile all student SEOG disbursements on a **monthly** basis.

Transmission of Federal Data Files

Each Peralta College understands the regulations and requirements to submit PELL and Direct Loan originations and disbursements within Department of Education guidelines.

With the implementation of the PeopleSoft financial aid system beginning in the 2014-2015 aid year, a new transmission procedure has been put in place to ensure timely file transmissions are completed.

Each college is currently utilizing the Department of Education's software, ED Connect, to send and receive files.

1. The system management software (PeopleSoft) has been configured to run PELL and Direct Loan Origination files on a daily basis. PELL and direct loan disbursement files are run on a weekly basis
2. PELL origination and disbursement files are generated every morning and placed within a secure, shared network folder for each Peralta College to view, access, and transmit.
3. Each Peralta College has designated individual(s) to transmit files to COD on a daily basis. Each college is currently using the Department of

Education's Ed Connect software to transfer files to/from COD and PeopleSoft.

4. The college works with the District IT and financial aid office is any errors arise in the transmission process for quick resolution.