PERALTA COMMUNITY COLLEGE DISTRICT

FINANCIAL AID POLICIES AND PROCEDURES MANUAL

Revised June 2011

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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 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,(Away from Home) 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; and a Cost of Attendance 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 Financial Aid Office 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 Financial Aid Office are confidential and entitled to the protection ordinarily arising from a counseling relationship.

The objectives of the Financial Aid Office revolve around the major functions of the office. Those functions include:
1) the awarding and disbursal of funds;
2) reporting at the institutional, state and federal levels;
3) and 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, has 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, national origin or disability.

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.

Operating Policies

The following operating policies are designed to assure that the home Financial Aid Office is effective in carrying out its responsibilities:

♦ All students must apply for financial assistance by submitting a Free Application for Federal Financial Aid (FAFSA) on-line to the US Department of Education and appropriate forms to the Financial Aid Office at the Institution the student plans to attend.
♦ All funds awarded to PCCD students shall be administered through the Home Institution Financial Aid Office. When funds or awards for students are received from outside sources, i.e., EOP&S, General Scholarships, private and individual scholarships, that information must be submitted by the awarding department or organization to the Financial Aid Office for processing.
♦ The Financial Aid Office shall maintain adequate records and follow the District's cash management procedures to ensure that proper administration

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.

Many of these policies will be discussed in further detail later in this document.

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 will consist of a group of representatives district-wide: a Vice President of Student Services, a Dean of Students, a Financial Aid Supervisor, along with a representative from the following departments;

♦ Admissions and Records,
♦ Counseling, and
♦ Business Services.

Responsible Personnel

Under the supervision of 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), and
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
♦ FFELP Training Guide
♦ Blue Book
♦ National Association of Financial Aid Administrators Newsletters
♦ California Community College Newsletters
♦ California Student Aid Commission Alert Letters
♦ CASFAA (California Association of Financial Aid Administrators Association) Releases
♦ CCCSFAAA (California Community Colleges Student Financial Aid Administrators Association) Federal and State regulatory Releases

Student 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 ListServ (Calfornia State Chancellor's Office)
- ♦ CCCSFAAA ListServ
- ♦ CASFAA ListServ
- ♦ EDFund ListServ
- ♦ California Student Aid Commission ListServ (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. Peralta Financial Aid policy, administrative authority and audit responsibility will be delegated to the District Director of Financial Aid. 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 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 Director of Financial Aid

Responsibilities of the District Director include but are not limited to:

♦ Provide policy and regulatory analysis.
♦ Provide guidance on training and cross training.

- Provide technical infrastructure support and lead College collaboration during implementation of Financial Aid system conversion.
- Work Directly with Financial Aid system programmer and 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).
- Eliminate mundane bureaucratic tasks that impede a college's ability to provide service to a student in a timely manner.
- 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 Financial Aid Office is in compliance with Federal and State regulations and following consistent guidelines.
- Serve as hiring manager for Financial Aid positions.
- Serve as Central Director for Financial Aid Supervisors;
- Manage centralized financial aid cost centers

District IT Programmer:
- In collaboration with District Director and Financial Aid staff will assist with all aspects of Financial Aid programming in both PeopleSoft, SAFE, configuration and maintenance of SAFE-WEB system.

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 revision 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 loans applications,
- Maintains accurate records in the financial aid systems,
- Coordinates state grants programs,
- Processes Pell Grants, FSEOG, ACG, College Work Study eligibility, Cal Grants, EOP and CARE Grants, Student Loans, Private Scholarships, CHAFEE Grants and the Governor's Fee waiver 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

Business Office

The Business Office and Accounting Department provide 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.

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,
- ◆ 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 (GAAP), 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 and 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, and
- ◆ Reports FSA expenditures to the Department of Education in a timely manner.

Admissions and Records Office

The Admissions and Records Office provides critical services by determining a student's residency status, 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 petitions.

Campus Organizational Chart

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

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                        ┌──────────────┐
                        │   College    │
                        │  President   │
                        └──────┬───────┘
                               │      ┌────────────────┐
                               ├──────│ Administrative │
                               │      │   Assistant    │
                               │      └────────────────┘
                        ┌──────┴───────┐
                        │ Vice President│
                        │  of Student  │
                        │   Services   │
                        └──────┬───────┘
          ┌────────────────────┴────────────────────┐
   ┌──────┴───────┐                          ┌───────┴────────┐
   │   Dean of    │                          │ Administrative │
   │   Students   │                          │   Assistant    │
   └──────┬───────┘                          └────────────────┘
          │   ┌──────────────┐
          └───│ Financial Aid│
              │  Supervisor  │
              └──────┬───────┘
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College President

Administrative Assistant

Vice President of Student Services

Dean of Students

Administrative Assistant

Financial Aid Supervisor

Financial Aid Specialist(s) — Financial Aid Placement Assistant — Student Assistant — Financial Aid Clerical Assistant

All campuses will not have this structure in place.

Financial Aid Department Organizational Chart

All campuses will not have this structure in place.

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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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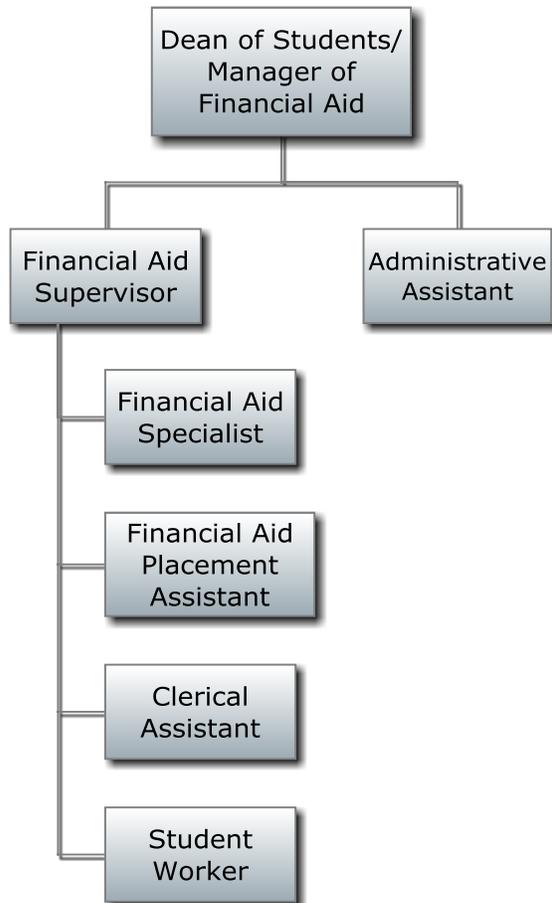
Position Descriptions: Financial Aid Office

Financial Aid Supervisor

The Financial Aid Supervisor reports to the Director of Financial Aid.   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 operation 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 Financial Aid Office.
- Provide monthly reports to the Dean of Students 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.

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.
♦ Process Federal Work Study (FWS) awards; student employment packets; student timesheets; and reconcile monthly FWS to PeopleSoft payroll data.

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 and SAFE
- 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.
- Conduct Financial Aid informational and FAFSA workshops for both parents and students.
- Phones, filing, copying

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 BOGFW (Board of Governor's Fee Waiver) eligibility and enters student data to appropriate screens in order to waive enrollment fees.

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 BOGG Fee Waiver applications and input to PeopleSoft
- ♦ Phones, filing, copying
- ♦ Assist Supervisor and specialists with various research projects

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 District Director of Financial Aid must complete forms in accordance with the Peralta Community College's guidelines.

Frequent Contact Information

Berkeley City College; (Update with current information)
♦ Admission and Records, 981-2805
♦ Business Services (cashier) 981-2800
♦ Cal-WORKs, 981-2800
♦ Counseling Department, 981-2800
♦ Disabled Students Programs and Services, 981-28xx
♦ Extended Opportunity Programs and Services, 981-28xx
♦ Veterans Affairs, 981-28xx

College of Alameda;
♦ Admission and Records, 748-23xx
♦ Business Services (cashier) 748-23xx
♦ Cal-WORKs, 748-23xx
♦ Counseling Department, 748-23xx
♦ Disabled Students Programs and Services, 748-23xx
♦ Extended Opportunity Programs and Services, 748-23xx
♦ Veterans Affairs, 748-23xx

Laney College;

♦ Admission and Records, 464-3122
♦ Business Services (cashier) 464-3130
♦ Cal-WORKs, 464-
♦ Counseling Department, 464-3152
♦ Disabled Students Programs and Services, 464-3430
♦ Extended Opportunity Programs and Services, 464-3422
♦ Veterans Affairs, 464-3123

Merritt College;

♦ Admission and Records, 436-24xx
♦ Business Services (cashier) 436-24xx
♦ Cal-WORKs, 436-24xx
♦ Counseling Department, 436-24xx
♦ Disabled Students Programs and Services, 436-24xx
♦ Extended Opportunity Programs and Services, 436-24xx
♦ Veterans Affairs, 436-24xx

Office Hours

The Financial Aid Office is open and available to serve students from 8:00 a.m. to 7:00 p.m. Monday and Tuesday; 8:00 a.m. to 4:30 p.m. Wednesday and Thursday; 8:00 a.m. to 12:00 p.m. on Friday. There are no evening hours or on Fridays during the summer semester. Peak registration hours and Saturday Service will be posted during the first two weeks of each semester.

Calendar of Financial Aid Activities

JANUARY
♦ Free Application for Federal Student Aid (FAFSA) is available for the following award year
♦ Spring Registration – Peak Hours posted
♦ English and Bilingual FAFSA Workshops
♦ New Award Year ISIRs load to Institutional Aid Mailbox
♦ Post all workshop and outreach events to ICANAFFORD COLLEGE website.
♦ Finalize and transmit all MIS corrections
♦ Prepare and print documents for new ISIR intake for following financial aid processing year.

FEBRUARY
- English and Bilingual FAFSA Workshops
- Cash for College Workshops
- Configure and transmit Cal Grant GPA data
- Begin document intake for following Financial Aid processing year
- Tentative Title IV Campus-Based Allocations are available on Campus Based web site
- Following year BOGG Application available
- Prepare new year Financial Aid Handbook

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

APRIL
- First priority deadline for campus-based funding
- Financial Aid awareness month
- Set new year disbursement schedules
- Determine RT24 60% withdrawal dates for new year
- FAFSA workshops – high school outreach
- WASFAA Conference
- CCCSFAAA Spring Training

MAY
- Summer School Awards
- Applications for summer work-study
- Review new award year files – send problem letters
- Governor's May Revise (CCCSFAAA Day at the Capitol)
- 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 CASFAA, CCCSFAAA, 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

AUGUST
- ♦ Fall Registration
- ♦ Closeout of current year federal programs
- ♦ First major check run – Pell Advance 50%
- ♦ FAFSA Workshops – English & Bilingual

SEPTEMBER
- ♦ FISAP Report due – October 1st deadline
- ♦ Deadline for Pell reconciliation – September 30
- ♦ FAFSA Workshops

OCTOBER
- ♦ BFAP report due
- ♦ First Financial Aid MIS submission
- ♦ Second Major check run – all funds
- ♦ FAFSA Workshops

NOVEMBER
- ♦ MIS referential edit corrections
- ♦ FISAP Report edits can be submitted
- ♦ Spring Awards

DECEMBER
- ♦ CCCSFAAA Conference
- ♦ Prepare notification for new year FAFSA applications
- ♦ Prepare new year documents – English & Bilingual
- ♦ Fall Reconciliation
- ♦ Final FISAP submission due December 15th

Staff Meetings

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.
The District Director of Financial Aid and the Financial Aid Supervisors will meet on a weekly or bi-weekly basis to discuss Financial Aid, regulatory technology issues.

Appointments with Staff

Most questions can be directly addressed at the Financial Aid counter. Students and parents may be required to make an appointment to see a Specialist depending upon the circumstances and length of time needed to address an issue.   Any person wishing to make an appointment with the Supervisor should first be referred to the Financial Aid Specialist.   Drop in hours to see Specialists will be posted.

Correspondence

General correspondence is answered within one week. Financial Aid files created from submitted documents will be handled in the order received. Depending upon caseload, it may take between two to twelve weeks to review a student file. The Supervisor responds to all complaints either verbally or in writing.

Distribution of Forms

General financial aid forms are distributed from the front desk of the Financial Aid Office.

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

Telephone

Telephone calls are answered in a friendly and professional manner i.e., "Financial Aid Office, this is Mr. or Ms. (they state their name). May I help you?"

Confidentiality of Records

All records and conversations between an aid applicant, his/her family and the staff of the Financial Aid Office 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 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, which have been questioned by federal audit, are retained 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.

1. Name
2. Local address
3. Local telephone number
4. Birth date and place of birth
5. Major
6. Year in school
7. Enrollment status
8. Dates of enrollment
9. Degrees and awards received
10. Most recent attendance of previous educational institution
11. Anticipated graduation date

Non-Public Information

A student's consent is required for the disclosure or publication of any non-directory information with the following exceptions:

1. Another Peralta Community College District employee
2. Representatives of Federal and State agencies
3. Accrediting organizations

A student must submit a written release of information for any additional information to be released to any other person or agency. The student's release must contain:

1. Date of request
2. Student's Social Security Number
3. Student's signature
4. Specific contact name or agency
5. Summary of information which may be released.

Records Retention

Active Records

The Financial Aid Office maintains a master record for each student receiving financial aid. All financial aid folders are retained for three years after submission of the FISAP report. Any records involved in any claim or expenditure, which has been questioned by federal audit, are retained until the question is resolved.

Inactive Records

Inactive records are kept in the College Financial Aid Office for three years following the close of the fiscal year in which they were active. After two years the folders may be moved to secure storage outside of the Financial Aid Office. The Financial Aid Office keeps inactive records for an additional three years or longer depending on current Peralta Community College District policy. After the appropriate time period records are destroyed.

Automated Program Files

The Financial Aid Office maintains all of its Financial Aid information on the SAFE System. Federal eligibility information is received electronically from the Department of Education. This information is loaded and maintained by the Information Technology Department.

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:

- 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 is distributed from Peralta Security Division and a pamphlet is distributed with a summary of all required statistics.
♦ Completion or graduation rates are published are listed on the PCCD 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

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. 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
♦ Academic Competitive Grant
♦ Federal Direct Loan Program
♦ Federal Stafford Loan Program
♦ Cal Grant Program (per California State participation agreement)

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
♦ Pass the Department of Education-approved ability-to-benefit test
♦ Complete 6 units of degree applicable coursework in an eligible program of study (as of 07/01/2009)

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, the school is not required to request a copy. *

*Exception: The College must document that a student has received a high school diploma or home schooling equivalent in order for a student to be eligible for an ACG. The College may collect a copy of the high school diploma or another verifying document from the high school for that purpose.

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, if so required
♦ 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
♦ Be making 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 nolo contendere or 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 passed the CAHSEE examination required for all California public high schools

♦ Have a passing score on an approved ability-to-benefit test

♦ Be home schooled, and obtain a secondary school completion credential for home schooling provided by the State of California

Evaluation of New Programs

The Vice President of Instruction will inform the Financial Aid Supervisor of new courses that have been approved by the campuses' curriculum committee. Once this information is received, the District Director of Financial Aid will complete an updated Participation Agreement and submit it to the US Department of Education for approval. No financial aid will be given to students enrolled in these courses until approval has been granted by the US Department of Education.

Awarding Process

Financial aid applications are processed by federal central Processing Services (CPS). The processor does not award or deny funds. They assist in calculating financial need. Awards are based on the following:

STEP 1:   Completing Verification

If a student's financial aid application is selected for review by the Financial Aid Office or by CPS, the Financial Aid Office must receive all supporting documentation from applicant (or spouse if married or parent if required). This involves cross-checking information from all documentation (including the application) related to earned income, untaxed income, expenses, assets, liabilities and households size. This process is called "verification".

STEP 2:   Assigning Budgets

Financial aid student are assigned a Standard Nine-Month Student Budget which includes average tuition, basic cost of fees, books and supplies, room and board, transportation and personal expenses. Additional expenses related to

documented child care expenses, expenses related to disability, or expenses related to the purchase or upgrade of a computer may be assessed and factored into a student's basic nine-month budget.

♦ Note: Students enrolled in less than six units will have only Tuition, fees, books and transportation calculated for Cost of Attendance budget

STEP 3:   Calculating Family Contribution
The Financial Aid Office verifies parent and student contribution as calculated by the Federal need analysis formula. This family contribution is the amount which the family may reasonably be expected to contribute toward meeting the student's college expenses. The formula process is called "need analysis". The theory of need analysis is based on the following assumptions:

♦ Students have primary responsibility to pay for their education
♦ Parents, and or spouse to the extent that they are able, fund for their child or spouse's education.
♦ Families should be evaluated in a consistent and equitable manner while recognizing that special circumstances can alter a family's ability to contribute.

All students (dependent and independent) are expected to contribute towards their education. The expected contribution (EFC) is determined by a Federal formula calculation which adds together all resources which include:

♦ Earnings from employment;
♦ All other assistance such as Temporary Aid to Families with Dependent Children (TANF or CalWorks),
♦ Social Security and Veteran's Benefits;
♦ A percentage of assets such as savings and investments.
♦ A formulated percentage of basic living and medical expenses.

Step 4:   Establishing Financial Need
From the need analysis, PCCD Financial Aid Office will be able to determine the relative financial strength or ability to pay for your postsecondary educational expenses. Financial need is determined by subtracting the amount of the expected contribution from the standard budget. The remainder equals financial eligibility or "financial need".

Receive Notification of Eligibility

The federal Central Processing Service will notify the student and each college identified on the student ISIR about the student Expected Family Contribution (EFC). Then the Home College Financial Aid Office, after collection and verification of required documentation, will be able to inform the student about how much and what type of aid a student will be able to receive. Federal student aid will not cover all of the student college expenses.

For purposes of initial identification and ISIR loads, the HOME College will be the first Peralta College listed on the ISIR.   If a Peralta College Financial Aid Office, or the student identifies the student as seeking his/her degree or certificate at a PCCD college listed other than first on the ISIR, that college will take necessary action to proceed as the HOME college, and process all verification and eligibility for the student.

Financial aid is awarded in the form of a "package" or combination of different types of assistance. Preferential treatment is given to students who have the greatest financial aid eligibility (calculated EFC) and who have a completed their FAFSA application by the first priority date.

PCCD defines an academic year beginning with the fall semester, the second in spring and the third in the summer. However, Federal definition for Two PELLS in an award year, or YEAR ROUND PELL, beginning with the summer of 2011 will allow a student award cycle to begin with a summer term

All financial aid awards are subjected to change based on new financial information or changes in federal or state funding.

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.

Policy 1:   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.

Policy 2:   Aid is awarded based on need and on a first come, first served basis to cover parts of a student's education cost to attend a PCCD campus.

Policy 3:   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.

Policy 4*:   Pell Grant is based on academic year eligibility and will be adjusted each semester according to the number of units in which a student is enrolled.

Policy 5:   A student is responsible for all fees which include (enrollment, Campus Use fee, EASY pass and Health Fee).

Policy 6: 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.

Policy 7: 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. After Financial Aid census, no adjustments will be calculated for classes added or dropped. Students who complete file verification after FA census will be awarded and disbursed funds according to the credits showing at the time of disbursement.

Policy 8: If a student withdrawal from all of their courses within the PCCD campus(s) and a refund is due, the funds will be returned to the appropriate financial aid account.

Policy 9: 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) or Federal Work Study.

Policy 10: Student eligibility for financial aid programs is contingent upon a student meeting Satisfactory Academic Progress (SAP) policies. A student must complete the required number of units and not exceed the maximum time frame as described in the SAP Policy.

Policy 11: 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.

Policy 12: 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.

Policy 13: When the student received 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, and satisfactory academic progress.

Policy 14: If there is conflicting information on verification items, funds will not be disbursed until all items have been resolved.

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 regular basis. 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 Financial Aid Director 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.

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 Supervisor 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:

1. Child care - The cost of childcare for students with dependent children may be added to a standard budget.

2. 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.
3. Enrollment in Cooperative Education – additional expenses related to Coop Ed study and work on or off-campus.
4. 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 requires 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 serves as a reference for verification requirements.

In view of the fluctuating population of students eligible for aid, rather than determine a 30% mark, Peralta Community College District will verify those students who have been selected by the Department of Education for verification. 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 is automatically generated for any student who is selected for verification according to the federal selection criteria. This letter informs the student of additional information, which is required to complete the financial aid application (verification form, student and parent tax returns, 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.)

Students are notified that some financial aid funds, such as SEOG and FWS are awarded on a first-come, first-serve basis and that until the missing items are submitted to the Financial Aid Office, additional processing of their file is not possible.

Required documentation items are identified and receipt date is maintained in a file tracking system. All required documents are identified upon receipt in the Financial Aid Office. When all of the requested items have been received, processing Assistant will pull the student's ISIR and route it to the Financial Aid Specialist for verification. Files are processed in chronological order. As reviewed, additional corrections may be queued for transmission via FAAccess.

When the corrected ISIR is received, final review of the file takes place and an award is made if the student is eligible.

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.

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.

Financial Aid Office policies and procedures are designed to eliminate the possibility of an overpayment from any fund. If, however, an overpayment does occur, a stop order is placed on the student's records by the financial aid office and a letter is sent to the student. Students are not allowed to register for subsequent terms and academic transcripts are withheld until the account has been cleared.

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:

1. Incarceration
2. Recent immigrant

3. Spouse unavailable
4. Parents unavailable
5. Death of the student
6. Applicant verified by another school
7. Pacific Island resident
8. Not an aid recipient

Awarding Financial Aid

The Financial Aid Office 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 grant, work-study.
♦ As outside aid is received it will be included in the student award package

Once a student file is marked complete, the Financial Aid Supervisor, Financial Aid Specialist or authorized Placement Assistant will award aid in the SAFE 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.

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 Financial Aid Office 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.

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.

Award Letter and Acceptance of Awards

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

Summer Aid

Summer 2011 PERALTA DISTRICT SUMMER PELL GRANT AWARDING POLICY

POLICY
Federal regulations allow colleges to award and disburse a Second Pell for summer 2011 to students who successfully complete 24 degree-applicable credits. After 2010-11, The Second Year Pell program will be terminated by the Department of Education.
Therefore, Peralta Colleges: College of Alameda; Berkeley City College; Laney College and Merritt College have determined that Summer 2011 Pell Grant awards will be assigned only to the 2010-11 award year.   Peralta Colleges will award using Formula One, with full time enrollment being 12 or more units.

TRAILER PELL
For Summer 2011, Pell Grants will be paid from the 2010-11 award year as a "Trailer Pell". Only students who have remaining eligibility on their first Scheduled Pell Grant Award or are eligible for a Second PELL award will be disbursed. In the event the student does not have enough remaining Pell from first award, remaining eligible funds will be paid from Second Year Pell. For example:

Example: (student with zero EFC)
Fall 2010
12 units paid: $2675
Spring 2011
9 units paid: $2007
Summer 2011,
6 units will be paid $1338 ($668 from first scheduled award and $669 from second scheduled award)

Students who are enrolled less than half-time (under six units for summer) can receive a Pell Grant from remaining eligibility only from a First Scheduled Pell Award for 2010-11. All other eligibility requirements including SAP must be met before disbursing summer Pell Grants.

Second PELL

Year-Round Pell allows students to receive up to two Scheduled Pell Grant awards in one award year. Students who have received all of their scheduled PELL award amount may continue to receive 2010-11 Pell Grant funds if they are enrolled in at least 6 degree applicable units during the Summer Session and are otherwise eligible.   Students who are eligible for a Second PELL award and must be enrolled in 6 degree applicable units will be designated in the SAFE system with a Summer Pell Grant award.

Reconciliation of Second PELL disbursements to COD will indicate TRUE on SAFE SA21 screen using the ADDITION ELIGIBLE IND (AEI) indicator field.

Following summer 2011, Peralta Colleges will no longer award "Second Pell/Year Round Pell" in accordance with Federal guidelines, terminating the Second Year Pell program.

2010 PERALTA DISTRICT SUMMER PELL GRANT AWARDING POLICY

POLICY
Federal regulations requiring students to successfully complete 24 degree-applicable credits and be paid from the award year providing the highest PELL payment amount, do not take effect until the 2010-2011 award year.   Therefore, Peralta Colleges: College of Alameda; Berkeley City College; Laney College and Merritt College have determined that Summer 2010 Pell Grant awards will be assigned only to the 2009-2010 award year.   Peralta Colleges will award using Formula One, with full time enrollment being 12 or more units.

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Year-Round Pell allows students to receive up to two Scheduled Pell Grant awards in one award year. Students who have received all of their scheduled PELL award amount may continue to receive 2009-2010 Pell Grant funds if they are enrolled in at least 6 degree applicable units during the Summer Session and are otherwise eligible. Students who are eligible for a Second PELL award and must be enrolled in 6 degree applicable units will be designated in the SAFE system with a Summer Pell Grant award.

Reconciliation of Second PELL disbursements to COD will indicate TRUE on SAFE SA21 screen using the ADDITION ELIGIBLE IND (AEI) indicator field.

Following summer 2010, Peralta Colleges will award "Second Pell/Year Round Pell" in accordance with Federal guidelines as detailed in the Federal Student Aid Handbook. Awarding college will determine highest summer Pell award for students who are determined eligible by the established cutoff date of September 10th.

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 and returning Title IV funds in the case of an over award.

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.

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
- ♦ Academic Competitive Grant
- ♦ Federal Stafford and Direct Loans
- ♦ Bureau of Indian Affairs (BIA) (Native American Students Only)
- ♦ Veteran's benefits

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

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 Financial Aid Office will award the proper amount of aid based on the Department of Education Pell Payment schedule that is received annually. Designated staff in the Financial Aid Office 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 time a check is run. 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) as determined Pell eligible on the annual Department of Ed Pell Payment schedule may receive a Pell Grant for enrollment in one or more units, 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. Because funds are limited, students who apply early and are eligible for Pell Grants, and who demonstrate the highest need with priority awarding going to those with a ZERO EFC, will receive first priority consideration for FSEOG. Students are considered for FSEOG when they submit documents to the Financial Aid Office with a valid ISIR by April 1st. FSEOG award amounts vary by the funding available at each College.

Federal Work Study

The Federal Work study Program (FWS) is employment financed primarily with federal funds. Students who apply for financial aid, demonstrate financial need, and indicate they will accept work will be considered for Federal Work Study. Students receive a monthly paycheck for hours worked (hourly rate set by the Board of Trustees). The total a student may earn depends on the amount of the student's award as determined by the College Financial Aid Office, based on the funds available to the College, and the student's unmet need. Students must be enrolled at least ½ time at their Home Campus to be eligible for Work Study funds. There may be off-campus jobs available with non-profit organizations. Depending on funding and individual awards, students may work up to 20 hours per week when school is in session.   Students may be allowed to work more than 20 hours per week when between semesters or when school is not in session if funding is available.

Federal Stafford Loan

Stafford Loans are made through lending institutions such as a bank or credit union. Students who are enrolled at least half time and who demonstrate financial need may apply for a Stafford Loan.

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.

Federal Stafford Stafford Loans will cease to process thru lending institutions as of June 30 2010.

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.

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.

State Aid Programs in Which Peralta Participates

The Peralta Community College District participates in three programs sponsored by the State of California:

♦ Cal Grants B & C Programs
♦ Extended Opportunity Programs and Services (EOPS)
♦ CARE
♦ Chafee Grant
♦ OSHER Scholarship
♦ Board of Governor's Fee Waiver (BOGFW)

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.

Cal Grant B Entitlement and Competitive Grants

Cal Grant 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 B. There are two deadlines, March 2nd for both the Entitlement and Competitive grants, and a second deadline of September 2nd, to apply for a competitive Cal Grant B for community college students only. All students must file a FAFSA in order to be considered eligible.

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 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 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 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.

Chafee Grant

Chafee Grant can provide up to $5,000 annually to foster youths and former foster youths to use for vocational school training or college courses. Eligible students must have been in foster care between their 16th and 18th birthday and not have reached their 22nd 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 transmit a Need Analysis Report thru WEBGrants 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, 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 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.

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 Financial Aid Office 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 Financial Aid Office error.
- ♦ The Financial Aid Office 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. Failure to pick up a financial Aid check within 10 working days will be considered a decline of the Financial Aid award, and the check will be cancelled.

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 Financial Aid Office 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, ****work study program, FSEOG, scholarship.

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 by more than an allowable tolerance, currently $300.

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 FWSP funds
2. Change in enrollment status
3. Student has resources greater than those originally used to calculate award
4. Aid administrator inadvertently makes an error
5. 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.

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 expenses. Documentation required: Verification of medical expenses paid by family from doctors, hospitals, etc. or copy of tax return 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 District Director of Financial Aid. The decision of the District Director is final. No further means for appeal are available.

Refund/Repayment Policy

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

For students receiving financial aid who officially withdraw from the College and are eligible for a tuition refund, the refund must first be applied to the Financial Aid programs in the following order:

Pell, SEOG, ACG – Repayment of a portion of the funds received will be required if a student stops attending classes before the 60% point of the term.

Scholarships, State Grants, Institutional Grants, require no repayment. Work-study funds are paid for work performed, and no repayment is required.

Students are not allowed to register for further classes if they have an outstanding balance.

Return of Title IV Funds Policy

The Admission and Records Office notifies the Financial Aid Office of all financial aid student withdrawals prior to the 60% date. The Financial Aid Supervisor will request a withdrawal report configured from the SAFE system on a regular basis. Students are to notify the Financial Aid Office of withdrawal either by completing a withdrawal form or verbally. If a student gives verbal notification, the student will be instructed to complete a withdrawal form.

The Financial Aid Office will use the last day of attendance on the withdrawal form, as indicated by the instructor, Admissions and Records, or the student, in determining the percentage of the pay period the student completed.

If the Financial Aid Office 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 software package released by the a Department of Education (DOE), on FAAAccess to CPS online using data from the SAFE system to determine the required repayment from the institution and the student.

The student will be instructed as to the amount of refund and when the return of funds is due and the consequences of non-payment by letter.

If the student calculated portion of refund payment is not received in the prescribed time, the student overpayment will be recorded in NSLDS and then submitted to DOE collections.

The institution will pay the amount the school owes (termed Institutional Refund). Students will be billed for amount that they owe the DOE, and a Service Indicator hold on Peralta records will be recorded in PeopleSoft.

Satisfactory Academic Progress Requirements

All students receiving Federal and State financial aid must maintain good standing in all their academic work while enrolled in classes at any Peralta

College. Students must adhere to all academic policies and procedures established by the College that define academic "good standing" in order to continue to receive their financial aid. All students in general, including those not receiving financial aid, follow these academic guidelines and procedures:

Academic Probation

If a student has attempted at least 12 semester units and has a cumulative grade point average (GPA) of less that 2.00 (C or better), that student shall be placed on academic probation.

If a student has a cumulative grade point average of less than 2.00 (C or better) at the end of any semester, that student shall be placed on probation during the following semester of attendance and shall remain on probation until that student's cumulative grade point average is 2.00 or higher.

Progress Probation

If a student has enrolled in a total of at least 12 semester units, as indicated on the total academic record district-wide (Peralta CCD), that student shall be placed on progress probation if the percentage of withdrawals, no credit, and in progress grade notations have reached 50% or more of all grades recorded.

Probation Procedures

After a student receives notification in the mail from the Office of the Vice President of Student Services about either Academic Probation or Progress Probation, that student must meet with a counselor to:
♦   Discuss strategies for improving academic performance,
♦   Develop a more current educational plan that reflects the student's plan for academic improvement; and
♦   Gain clearance for further class registration.

Academic and Progress Dismissal

Academic Dismissal
If a student has been placed on academic probation and earns a cumulative grade point average of less than 2.00 in all units attempted in each of two (2) consecutive semesters, that student shall be subject to dismissal and is ineligible for financial aid. In determining two consecutive semesters, summer session is considered a semester.

Progress Dismissal

If a student has been placed on progress probation, that student shall be subject to dismissal if the percentage of units in which that student has been enrolled in reaches or exceeds 50% in at least two (2) consecutive semesters for which entries of withdrawal, in progress, and no credit grade notations are recorded, and that student is ineligible for financial aid. In determining two consecutive semesters, summer session is considered a semester.

Dismissal Procedures

If the College dismisses a student, that student must make an appointment to see the Vice President of Student Services and must submit a written petition for readmission.

The student will be notified within a specified time, whether the petition for readmission was approved or denied.

Key Elements for Satisfactory Academic Progress (SAP) for Financial Aid

Have an approved Educational Program of Study of choice (educational objective) on file with the Financial Aid Office and the Admissions and Records Office.
Complete the minimum number of enrolled units for which they are paid each semester as follows:

Paid For	Att. Units of Enrollment	Must Complete
Full time	12 or more	10
3 /4 time	9-11.5	8
1 /2 time	6-8.5	6
<1 /2 time	1-5.5	all units

Unit Completion Requirement *

The Financial Aid Office will review each student's record at the end of each academic semester. To maintain SAP, a who is paid as a full time student must successfully complete 10 units, a student who is paid three-quarter time must successfully complete 8 units, a student who is paid at half time must successfully complete 6 units and a student that is paid for less than half time must successfully complete all of their units.

Students will be monitored for Satisfactory Academic Progress each term and over the course of the academic year (Fall, Spring, and Summer).

PERALTA COMMUNITY COLLEGE DISTRICT SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY for 2011-12

In accordance with Federal and State regulations, students are required to make progress toward completion of their educational goals to qualify, receive and continue to receive financial aid. In order to be considered making satisfactory academic progress, financial aid recipients must:

- Complete a minimum number of units for which they are enrolled each semester as follows:

Enrollment Status	Units of Enrollment:	Units Must Complete:
Full-Time	12 or more	10
3/4 -Time	9 - 11.5	8
1/2 –Time	6 - 8.5	6
<1/2 -Time	1 - 5.5	All units of Enrollment

- Maintain a cumulative 2.0 Grade Point Average, and
- Complete educational objectives within a maximum time frame of 150% of Program (90 attempted semester units for a standard 2-year program). Programs shorter than two years will be monitored for completion of 150% of the program length.

Other components of satisfactory academic progress include:

- Grades of "W", "F", "FW", "NC", "CR","P","NP" and "I" will be monitored and included toward calculation of the 150% unit maximum time frame.
- The completion of a course grade "I" (Incomplete) will not be included for purposes of determining enrollment status in a subsequent term.
- A student may repeat a course one time for which a grade of "D" or "W" is received.
- A student may repeat a course for which an earned grade of "F" is received in order to achieve a passing grade.
- A student may repeat but not exceed the allowed number of repeats for courses listed in the Class Schedule Course Repetition List. These classes will be included in enrollment status and must receive a grade. Financial Aid will not issue payment for unofficial repeated coursework or pay for more than one repeat of a course for which a "W" was received, even if financial aid was not paid for the repeated class was first taken.
- A student who will use transfer credits from college(s) outside the Peralta District must submit Transcript(s) for evaluation by an Academic Counselor or Admissions and Records Office toward a Degree or Certificate. Those units will be included in the calculation of the 150% program maximum time frame.
- Students with a Baccalaureate or other graduate degree are considered to have surpassed the maximum time frame, and will be required to complete a Financial Aid petition/appeal.

- A student can receive Financial Aid for Remedial Coursework for one year or 30 units, after which no further aid will be paid for remedial study. A student can continue to enroll in remedial classes, but financial aid payments will be calculated only for degree applicable coursework. Satisfactory academic progress is monitored each term.

WARNING Policy:
In order to receive financial aid, a student must complete the minimum required units each semester with a 2.0 GPA or higher. A student who does not fulfill this requirement, is placed on financial aid warning and advised of the steps necessary to make up the deficiency within the next semester and/or summer session. Tutorial assistance is available to all students. If failure to make satisfactory progress is due to an illness or any other type of emergency, supporting documentation is required.

Ineligible Status Policy:
If a warning student fails to make progress in the following semester, his/her financial aid will be canceled until the student has made up all deficiencies, and is again in good academic standing. A student will not be retroactively paid for a semester(s) when aid is denied.

Appeals

Students who have become ineligible for financial aid due to unsatisfactory academic progress may appeal by completing the Petition (appeals) form available in the Financial Aid Office.

Unusual circumstances may warrant a review of a terminated student's individual situation such as documented illness, medical or emotional instability and/or high unit requirement for a major field of study. Petitioning students may be required to submit documentation to support mitigating circumstances detailed in the appeals statement. Should a student desire such a review, the student should complete and file such an appeal and submit it to the Home College Financial Aid Office for review by the Petitions Committee.

Generally, students are limited to two petitions 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.

The Petitions Committee is generally composed of an administrator, academic counselor, financial aid staff member, and a student representative. The decision of the committee is considered final.   Committee make up may vary depending upon availability of members.

If the student petition is denied by committee and there appears to be additional unusual mitigating circumstances, Committee decision and mitigating appeal is submitted to the FAO Supervisor for review on a case-by case basis. These are carefully re-examined. Appeal decisions by the FAO Supervisor are final.

Reinstatement

Students may regain eligibility by complying with Satisfactory Progress standards in a term without receiving financial aid.

Time Frame Allowed

Students must complete their educational objective within a maximum time frame of 150% or 90 attempted semester units for a standard 2-year program. Programs shorter than two (2) years will be monitored for completion in the same 150% unit maximum time frame.   Note: All transfer units that will be used toward a Peralta Degree or Certificate are included for purposes of calculating the 150% unit maximum time frame or the 90 units attempted. A student must submit a record of Transfer Credits for evaluation by an academic counselor or by the Admissions and Records Office toward a Degree or Certificate.

Grades of withdrawal, fail, fail withdrawal, no credit, credit, pass, no pass, incomplete, and in progress will be monitored and included toward the calculation of the 150% maximum unit time frame.

A student may repeat a course for which a grade of "D" or "F" is received (see 2011-12 SAP policy regarding new policy for repeats for grade of "F") . A student may repeat but not exceed the number of repeats for courses listed in the Course Catalog. These classes will be included in enrollment status and must receive a grade. Financial Aid will not issue payment for unofficial repeated coursework or pay for more than one official repeat of a course for which a letter grade or withdrawal was received. A student will not be retroactively paid for a semester after an appeal is denied.

Students who have already received a Baccalaureate (Bachelor's) or a graduate degree are considered to have surpassed the maximum time frame and will be required to complete a Financial Aid petition to receive any financial aid.

Students who have been placed on financial aid probation are removed from this probation status if minimum requirements are met in the probationary term.

Exception

Eligibility for the Board of Governor's Fee Waiver program is not subject to satisfactory academic progress standards.

Audits and Program Reviews

Federal regulations require the Financial Aid Office 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 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 Financial Aid Office 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.