

Financial Aid Rights and Responsibilities

Purpose

The purpose of the Ventura County Community College District Financial Aid Office is to facilitate and foster successful academic participation of students who need help funding their education. In accordance with the Higher Education Act of 1965, as amended, the colleges have established the following Standards of Progress. While maintaining our responsibility as custodians of public funds, VCCCD's objective is to establish a SAP standard that is consistent with institutional goals and philosophies and at the same time sensitive to the needs of students. These standards apply to all students receiving financial aid from the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Federal Direct Parent Loan for Undergraduate Students
- Federal Direct Loan Program
- Federal Workstudy
- Cal Grant B and Cal Grant C

I. Student and Program Eligibility

Students must maintain good standing and make satisfactory academic progress according to federal, state and institutional standards in their program of study. Student receiving financial aid must be enrolled in an program of study leading to an associate degree, an eligible vocational certificate, or a transfer program to a four-year college or university. A list of eligible programs can be found on the financial aid website of the student's assigned primary college.

II. Application Verification

VCCCD is required to verify certain information provided by a student/parent on the Free Application for Federal Student Aid (FAFSA). Applications requiring review are flagged by the US Department of Education. In addition, VCCCD is required to select and verify and FAFSA that contains incorrect or discrepant information. [34 CFR 668.54(a)(3)]; [34 CFR 668.16(f)]

III. Default or Overpayment on Title IV Funds

Students who are in default on a student loan or owe a Title IV program overpayment are not eligible for federal aid. If a student owes an overpayment, the debt must be cleared before any federal aid will be disbursed. In the case of a student loan default, financial aid may be reinstated once the student

makes satisfactory repayment arrangements with the holder of the loan and proof of such arrangements are submitted to the Financial Aid Office.

IV. Return to Title IV (R2T4)

Federal financial aid is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a recipient of Title IV grants or loan funds withdraws from VCCCD after beginning attendance, the amount of Title IV grants or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the student receives less Federal Student Aid than the amount earned, VCCCD offers a disbursement of the earned aid that was not received. This is called a Post-withdrawal disbursement.

V. High School Diploma or Equivalent

In order to receive Federal financial aid, a student MUST have a high school diploma or its recognized equivalent. The Department of Education considers the following to be equivalent to a high school diploma:

- A General Education Development (GED) certificate
- Passing of the California High School Proficiency Examination (CHSPE)
- Homeschool Completion- Students must contact Admissions and Records for guidance in obtaining verification of high school completion.
- Ability to Benefit- Students must have been enrolled in an eligible Program of Study prior to July 1, 2012. Please contact the Financial Aid Office if you do not meet any of the above criteria.

VI. Attending Hours

Financial aid will disburse to students based on attending hours. VCCCD has made this change to maintain compliance with US Department of Education regulations. Therefore, the start date of your classes will



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dictate how much you will receive in each of your disbursement(s).

If you are registered and meet all financial aid eligibility requirements for your disbursement AND:

- You are registered and ALL of your classes begin on the first day of the semester, your first disbursement is scheduled and the specific date that disbursement begins is available on your portal after all charges are paid.
- Your enrollment includes a combination of classes that start on the first day of the semester AND classes that start later in the semester, you may receive a partial first disbursement* of financial aid, if eligible, the first week of the semester. The remainder of the first disbursement will disburse approximately 7-10 days after your next class(s) begins.
- You are **ONLY** enrolled in late start classes (meaning those that start after the first day of the semester), your financial aid disbursement(s)* will occur approximately 7-10 days after each late start class begins.

VII. Freeze Date

The Freeze Date, in financial aid terms, is the date that the Financial Aid Office will freeze enrollment for all financial aid applicants. On the freeze date, the financial aid system will lock a student's enrollment (units) on that date. Financial aid will no longer be able to pay for units that a student enrolls in after this date. A student's award will increase or decrease according to their enrollment.

VIII. Student Educational Plan

It is the student's responsibility to enroll in courses that count toward his or her educational objective. Students are strongly encouraged to make an appointment with an academic counselor to create a personalized Student Educational Plan. The Financial Aid Office may, at any time, require a student to meet with an academic counselor and create a Student Education Plan.

IX. Satisfactory Academic Progress (SAP)

The VCCCD Financial Aid Offices establish Standards of Academic Progress (SAP) in accordance with federal regulations. To be eligible for financial aid, student must meet or exceed these standards. The standards apply to all financial aid recipients and to all college coursework taken including coursework taken from outside colleges if that coursework has been submitted and appears on

your VCCCD transcript. Failure to maintain these standards may result in loss of financial aid eligibility.

STANDARD	MINIMUM REQUIREMENT
Qualitative Standard	A 2.00 minimum cumulative grade point average (GPA) in all coursework attempted.
Quantitative Standard	A 70% minimum course completion of all coursework attempted.
Maximum Time Frame	Attempted units may not exceed 150% of the number of units required to complete your educational objective.

• Grades

In determining SAP, grades of A, B, C, D, P, CR (Credit), or CRE (Credit by exam) are considered completed coursework. Grades of F, I (Incomplete), IP (In Progress), W (Withdrawal), MW (Military Withdrawal), NC (No Credit), NP (No Pass), and RD (Record Delayed) are not considered completed coursework. All grades are considered attempted units.

• Enrollment

A student's enrollment will be verified prior to each financial aid payment to determine eligibility for financial aid.

ENROLLMENT STATUS	UNITS
Full time	12 or more units
Three-quarter time	9 to 11.5 units
Half-time	6 to 8.5 units
Less Than Half-time	.5 to 5.5 units

• Maximum Time Frame

A student must complete his/her educational goal within 150% of the program length. All coursework appearing on his/her VCCCD academic transcript will count toward Maximum Time Frame. **A student who has exceeded this time frame and/or cannot mathematically finish their program within this time frame, and/or has attained a BA/BS (for student loans only), MA/MS (for student loans only), or beyond (for student loans only), will be placed on Suspension and may be required to submit a Satisfactory Academic Progress Appeal Form for evaluation.**



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Educational Goal	Units Required to Complete Goal*	Maximum Attempted Units (150%)*
AA/AS	60 units	90 units
Transfer	60 units	90 units
Certificate of Achievement	*	*

*Program length vary. See college catalog for program length.

- **Evaluation**

SAP will be evaluated at the conclusion of each payment period (semester). Calculation includes cumulative number of units complete/transferred to VCCCD divided by the cumulative number of units attempted/transferred to VCCCD.

SAP is met if a student is achieving a 2.00 cumulative GPA or better and the pace is equal to 70% or higher and the student has not reached 150% of the units required for certificate, degree, or transfer program.

- **Warning**

If a student fails to achieve a minimum 2.00 cumulative GPA or better and his/her pace is not equal or higher than 70% he/she will be placed on **Warning**. If a student is placed on Financial Aid **Warning**, financial aid is available during that period. At the end of the **Warning** period, a student must have a cumulative grade point average (GPA) of 2.00 and must also complete a minimum of 70% of all attempted units.

- **Suspension of Eligibility**

If a student fails to achieve a minimum 2.00 cumulative GPA or better and his/her pace is not equal or higher than 70% will be placed on **Suspension**. If a student is placed on **Suspension**, he/she will no longer be eligible to receive federal financial aid until he/she **Reinstates** or successfully appeals. Boards of Governor's Fee Waivers are not affected. A student who is Suspended has two options: Appeal by completing a Satisfactory Academic Progress Appeal form or attend at his/her own expense until the student raises his/her cumulative grade-point average (GPA) to 2.00

and attains a 70% minimum course completion rate. Reinstatement **is not** an option for students who have exceeded **Maximum Time Frame**.

- **Reinstatement**

A student **Suspended** for failing to meet SAP may regain eligibility by successfully appealing to the Financial Aid Office. A student may also regain eligibility by attending without receiving financial aid and attain the minimum cumulative grade point average (GPA) of 2.00 and minimum cumulative course completion rate of 70% of all attempted coursework. It is a student's responsibility to notify the Financial Aid Office in writing when he/she has reinstated him/herself.

Reinstatement **is not** an option for students who have exceeded Maximum Time Frame.

- **Probation**

A student who successfully appeals will be placed on Financial Aid **Probation**. Financial aid is available during this **Probation** period. However, SAP will be evaluated at the end of the **Probation** term. During the Probation term, a student must complete 100% of all attempted units with a term GPA of 2.00 or better and must be following his/her approved **Academic Plan**. Failure to follow the terms of the appeal will result in **Suspension** of financial aid.

- **Academic Plan**

An **Academic Plan** is required for a student on **Probation**. The Academic Plan must be developed by counseling to ensure that a student will meet SAP standards by a specified point in time.

- **Program of Study**

A student must declare an eligible program of study from their Primary College, which is the school granting their degree. Only one major change can be applied to an appeal once an Academic Plan has been approved with the Financial Aid Office.



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- **ESL Courses**

ESL coursework does not count against remedial units; however, the units do count toward **Maximum Time Frame**. Academic progress in ESL courses will be counted when assessing both a student's overall GPA and completion rate.

- **Remedial Courses**

Students are eligible to receive financial aid for remedial units if the remedial classes are prerequisites for entrance into a regular college program. Financial aid cannot be received for more than 30 attempted remedial units. Any remedial units exceeding the 30 unit limit will NOT be included in the financial aid award calculation. However, they will still count toward **Maximum Time Frame** and will still be included in the academic progress evaluation. A student should refer to the college catalog of his/her primary college for a list of remedial classes.

- **Repeated Coursework**

Beginning with the 2011-2012 academic year, federal regulations prevent the financial aid office from paying for a course that has been passed and repeated more than one time. In order for a repeated course to be counted towards a student's enrollment status for financial aid purposes, a student may only repeat a previously passed course once (a total of two attempts). If a student enrolls in a previously repeated and passed course for a third time, this course will not count towards your enrollment for financial aid purposes.

Repeated courses may be included if the student received a withdrawal (W) or failing grade. Courses may be repeated consistent with district academic standards, as identified in the college catalog. All repeated courses do affect Satisfactory Academic Progress calculations. Grades of A, B, C, D, P, CR (Credit), or CRE (Credit by exam) are considered passing grades.

Suspension and Extension Appeals cannot override the federal regulation. If a student is in a class that is not eligible for payment, but the class is part of his/her approved Academic

Plan, he/she will not be penalized for repeating the class, but he/she cannot receive financial aid for that class.

- **Appeal Process**

A Student who has had his/her financial aid Suspended has the right to appeal by submitting a Satisfactory Academic Progress Appeal Form. Appeals must be submitted to the Financial Aid Office within the semester the student is requesting aid. Deadline dates vary.

Students must:

- Complete the Satisfactory Progress Appeal form and submit it to the Financial Aid Office.
- Submit a letter (preferably typewritten), along with acceptable documentation explaining the circumstances or reasons for appealing. For example, how were the circumstances beyond the students control or why the student has exceeded Maximum Time Frame. Students should attach copies of letters from doctors, counselors, divorce decree, medical information related to illness, death of immediate family member, birth of a child, etc. The student must also explain how the circumstances have changed and/or what steps the student has taken to alleviate any obstacles. For example, meeting with academic counselor, tutoring, testing, reducing unit load, etc. If the student is appealing because of Maximum Timeframe, the student must explain why they need additional time to complete his/her goal.
- Incomplete appeals (those with no explanation and/or no educational plan attached) will be automatically denied.

X. Fraud

A student who attempts to obtain financial aid fraudulently may be suspended or expelled from VCCCD, and from all financial aid program eligibility, as a result of formal student disciplinary action taken by the college. VCCCD is required to report such instances to local law enforcement agencies and the U. S. Department of Education Office of Inspector General.



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Restitution will be required of any financial aid received under fraud. Applications that are unusual or vary from normal activity may be flagged for further review.

VCCCD is required to resolve any discrepancies or conflicting information with a student's application.

Any combination of the following circumstances may be considered a flag for potential fraud. These circumstances do not indicate guilt or innocence but merely provide warning signs of potential financial aid fraud.

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

Rights and Responsibilities Agreement

- ☐ I accept and understand the Financial Aid Rights and Responsibilities.
- ☐ I accept and understand the Financial Aid Satisfactory Academic Progress Standards (SAP).
- ☐ I understand that in order to receive federal financial aid, I must be enrolled in an eligible program of study and goal offered by my primary college.

Title IV Authorization- Current Year

- ☐ I authorize VCCCD to apply the credit balance derived from Federal funds/aid to cover other charges to my student account for other non-institutional charges.
- ☐ I **do not** authorize VCCCD to apply the credit balance derived from Federal funds/aid to cover other charges to my student account for other non-institutional charges.

Title IV Authorization- Prior Year

- ☐ I authorize VCCCD to use Federal funds/aid to cover prior year charges up to \$200.
- ☐ I **do not** authorize VCCCD to use Federal funds/aid to cover prior year charges up to \$200.

I understand that if I do not accept the above Rights and Responsibilities Agreement, my financial aid may be delayed.

Student's Printed Name

Student ID #

Student Signature

Date

