

## 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 Satisfactory Academic Progress (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 Loan Program
- Federal Direct Parent Loan for Undergraduate Students (PLUS)
- Federal Work-Study
- Cal Grant B, Cal Grant C, Student Success Completion Grant (SSCG)
- Private Loans
- Chafee Grant

### STUDENT AND PROGRAM ELIGIBILITY (PROGRAM OF STUDY):

Students must maintain good standing and make satisfactory academic progress according to federal, state and institutional standards in their program of study. Students receiving financial aid must be enrolled in a 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.

### APPLICATION VERIFICATION:

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

### DEFAULT AND OVERPAYMENT OF 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.

### RETURN TO TITLE IV (R2T4):

Federal and some State 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 and State 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.

### 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 & 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.

**ATTENDING HOURS:**

Financial aid will disburse to students based on attending hours. VCCCD has made this change to maintain compliance with U.S. Department of Education regulations. Therefore, the start date of your classes will 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 14 days after your next class(es) 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 14 days after each late start class begins.

\*Loan disbursements for students in 6 or more Attending Hours (your classes have begun) will begin disbursing the second week of the semester or once you are attending 6 or more 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	0.5 to 5.5 units

**PELL RECALCULATION DATE:**

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

**STUDENT EDUCATIONAL PLAN (SEP):**

It is the student’s responsibility to enroll in courses that count toward their educational objective. Students are strongly encouraged to make an appointment with an academic counselor to create a personalized Student Educational Plan (SEP). The Financial Aid Office may, at any time, require a student to meet with an academic counselor and create an SEP. A student who has been suspended or has exceeded maximum time frame must meet with an academic counselor to develop a comprehensive SEP for an eligible program of study. The SEP must ensure that a student will meet SAP standards by a specified point in time.

**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, a 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 67% 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:**

To determine 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.

**MAXIMUM TIMEFRAME:**

A student must complete their educational goal within 150% of the program length. All coursework appearing on the student’s 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.**

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	*	*
<b>*Program lengths vary. See college catalog for program length.</b>		

**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 67% or higher and the student has not reached 150% of the units required for certificate, degree, or transfer program.

**WARNING:**

When a student fails to achieve a minimum 2.00 cumulative GPA or better and their pace is not equal to or higher than 67% they 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 67% of all attempted units.

**SUSPENSION OF ELIGIBILITY:**

When a student fails to achieve a minimum 2.00 cumulative GPA or better and their pace is not equal to or higher than 67%, they will be placed on Suspension. If a student is placed on Suspension, they will no longer be eligible to receive federal financial aid until they Reinstatement or successfully appeal. California College Promise Grant (formerly Board of Governors (BOG) fee waiver) is not affected. A student who is Suspended has two options: Appeal by completing a Satisfactory Academic Progress Appeal form or attend at their own expense until the student raises their cumulative grade-point average (GPA) to 2.00 and attains a 67% 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 67% of all attempted coursework. It is a student’s responsibility to notify the Financial Aid Office in writing when they have reinstated themselves. 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 their approved **Academic Plan**. Failure to follow the terms of the appeal will result in **Suspension** of financial aid.

**ACADEMIC PLAN:**

An Academic Plan outlines the requirements that a student must adhere to in order to remain eligible for financial aid while on Probation.



**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 their primary college for a list of remedial classes.

**REPEATED COURSEWORK:**

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, they will not be penalized for repeating the class, but they cannot receive financial aid for that class.

**APPEAL PROCESS:**

A student who has had their financial aid Suspended has the right to appeal, based on extenuating circumstances (see below), by submitting a Satisfactory Academic Progress (SAP) 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 GetSAP Counseling online (instructions on the Appeal form)
- Complete the Satisfactory Academic Progress (SAP) Appeal form (if appealing Suspension of Eligibility for completion rate or GPA) or Satisfactory Academic Progress (SAP) Appeal to Extend form (if appealing Suspension of Eligibility for Maximum Time Frame).
  - The appeal must include an explanation of the extenuating circumstances that led to Suspension of Eligibility. Examples of extenuating circumstances include: medical condition or illness of the student; death of an immediate relative; divorce or separation; military service; illness, injury or medical condition of a family member that required care; change in academic major or exceeded time frame; other similar situations that affected academic performance that were beyond the student's control.
  - The appeal must also include information on what has changed in the student's situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation, and/or what steps the student has taken to alleviate any obstacles (for example, meeting with academic counselor, tutoring, testing, reducing unit load, etc.).
- A complete appeal packet consists of: GetSAP Certificate of Completion; the completed appeal form, as described above; supporting documentation that supports the explanation of circumstances the student addressed in their letter (for example, copies of letters from doctors or counselors, divorce decree, medical information related to illness, death certificate, birth certificate); student educational plan (SEP) developed by an academic counselor along with any additional counseling forms. .
- Incomplete appeal packets will not be accepted or will be automatically denied.

**\*\*Please refer to your school's website for appeal deadlines.**



**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. 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 OR distance education courses only OR random enrollment not consistent with declared program of study
- Failure to complete orientation and assessment OR failure to provide accurate information on admissions application regarding prior colleges attended

**Rights and Responsibilities Agreement**

**NOTE:**

- **You do not need to submit this form unless you wish to make a change to the terms and conditions that you have already accepted.**
- **If you do wish to submit this form, you must bring it to the Financial Aid Office in person.**
- **If you sign and submit this form and change any of the terms and conditions of your financial aid, your financial aid may be delayed.**

- 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 submit this form or make any changes to the above Rights and Responsibilities Agreement, my financial aid may be delayed.**

\_\_\_\_\_  
**Student’s Printed Name**

\_\_\_\_\_  
**Student ID #**

\_\_\_\_\_  
**Student Signature**

\_\_\_\_\_  
**Date**

