

**Ventura County Community College
District (VCCCD) Financial Aid Policy and
Procedures Manual 2024-2025**



VCCCD

Table of Contents

1.	FOREWORD	Pg. 1
2.	VCCCD's MISSION STATEMENT	Pg. 1
3.	PRINCIPLES AND POLICIES OF FINANCIAL AID ADMINISTRATION	Pg. 2
4.	VCCCD FINANCIAL AID ADMINISTRATION	Pg. 2
5.	STUDENT ELIGIBILITY	Pg. 4
6.	FEDERAL FINANCIAL AID PROGRAMS	Pg. 15
7.	DIRECT LOAN QUALITY ASSURANCE	Pg. 20
8.	STATE FINANCIAL AID PROGRAMS	Pg. 23
9.	OUTSIDE AID AND OTHER RESOURCES	Pg. 30
10.	STUDENT COST OF ATTENDANCE	Pg. 32
11.	DISBURSING FINANCIAL AID	Pg. 34
12.	INSTITUTIONAL REFUNDS OF TUITION AND FEES	Pg. 35
13.	RETURN OF TITLE IV FUNDS	Pg. 36
14.	FRAUD	Pg. 39
15.	2024-2025 AUDIT APPENDICES	Pg. 41

Ventura County Community College District (VCCCD)
Financial Aid Policy and Procedures Manual 2024–2025

FOREWORD

This manual serves as a comprehensive guide for the administration of student financial aid across all colleges within the Ventura County Community College District (VCCCD). Its primary purpose is to ensure the equitable, transparent, and efficient delivery of financial assistance to eligible students, supporting their academic goals and promoting student success.

All deviations from established policies and procedures must be approved through consultation with campus financial aid offices and/or district administration. All exceptions must be documented in compliance with federal and state regulations.

This manual should be used in conjunction with official reference materials, including but not limited to:

- Federal Student Aid (FSA) Handbook
- Cal Grant Manual
- California College Promise Grant Guidelines
- Middle Class Scholarship Manual
- Student Success & Completion Grant Procedures
- William D. Ford Federal Direct Loan Program Manual

Together, these resources help ensure full regulatory compliance and promote best practices in financial aid administration.

ALIGNMENT WITH VCCCD’S MISSION, VISION, AND VALUES

Vision Statement:

VCCCD aspires to be a leader in developing high-quality, innovative educational programs and services. Centering on student success, the district models best practices in instruction, service delivery, access, community engagement, and accountability.

Mission Statement:

VCCCD provides students from diverse backgrounds with access to comprehensive, high-quality educational opportunities that support learning, success, and upward mobility.

Values in Action:

The policies and practices outlined in this manual reflect our core values, including integrity, inclusiveness, transparency, excellence, and responsible stewardship. We strive to:

- Put students and community needs first
- Maintain high professional and ethical standards
- Encourage innovation, creativity, and equity
- Promote open and respectful communication
- Use data and research to guide planning and decisions
- Partner with communities to expand access and opportunity

CORE PRINCIPLES OF FINANCIAL AID ADMINISTRATION

The primary objective of financial aid at VCCCD is to eliminate financial barriers to education and promote student equity, persistence, and achievement.

Financial Aid Offices across the District commit to the following:

- Accurate and timely dissemination of information about financial aid programs and educational costs
- Assistance with application and eligibility processes
- Objective determination of student financial need
- Strategic packaging of aid to maximize affordability
- Transparent communication about award status and appeal options
- One-on-one financial aid counseling and support
- Ongoing revision and adjustment of awards as needed
- Accurate and secure maintenance of student records

ETHICAL STANDARDS AND PROFESSIONAL CONDUCT

VCCCD adheres to the ethical standards outlined by the National Association of Student Financial Aid Administrators (NASFAA). These standards emphasize integrity, impartiality, and service to students.

All financial aid staff are required to comply with:

- NASFAA's Code of Conduct
- Enforcement Procedures
- Ethical Principles and related Q&A

The most recent NASFAA Code of Conduct was approved in November 2020 and remains a foundational document for our operations. See Appendix C for full text and additional resources.

CONFLICT OF INTEREST (COI)

In the interest of ethical governance and public trust, all VCCCD Financial Aid Officers must annually complete a Conflict of Interest (COI) disclosure. All potential conflicts must be identified, disclosed, and managed following district policy.

Refer to Appendix C of the VCCCD Code of Conduct/Conflict of Interest Policy for full details.

DISTRICT BUSINESS & ACCOUNTING RESPONSIBILITIES

The District's Business and Administrative Services Office ensures responsible stewardship of federal, state, and institutional financial aid funds through:

- Submission of funding applications and fiscal reports to the U.S. Department of Education
- Disbursement and reconciliation of Federal Work-Study (FWS), Pell Grants, and other aid
- Oversight of cash management and fund tracking
- Coordination of internal audits and financial compliance reviews

These responsibilities help maintain transparency, ensure compliance, and optimize the use of financial resources in service to students.

AUDITS AND PROGRAM REVIEWS

An independent audit of financial aid programs is conducted annually following standards set by the U.S. Department of Education's Office of Inspector General. VCCCD adheres to the Department's **Audit Guide** and **Accounting and Recordkeeping Manual** to ensure thorough and accurate reviews.

The District's **Contracts, Grants, and Special Funding Department** oversees all Federal, State, and local grant budgets, ensuring compliance with programmatic and fiscal requirements

STUDENT ELIGIBILITY

The VCCCD Financial Aid Offices administer a variety of federal, and state financial aid programs designed to support students in meeting their educational needs. To be considered for aid, students must annually complete the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA) and submit all required documentation to the Financial Aid Office at their primary college by published deadlines.

Eligibility for financial aid is determined in accordance with criteria outlined in the Federal Student Aid (FSA) Handbook and California Student Aid Commission (CSAC) guidelines. These criteria include, but are not limited to, enrollment status, academic progress, residency, and financial need.

Financial aid awards are distributed equitably among eligible applicants, in compliance with federal and state regulations. The Financial Aid Office reserves the right to adjust awards based on the availability of funds and updated student information.

Consortium Agreements

A consortium agreement was established among Moorpark College (MC), Oxnard College (OC), and Ventura College (VC), all constituent colleges of the VCCCD, on May 8, 2012. This agreement governs aspects of student financial aid operations at MC, OC, and VC as outlined in Section 668.19 of the Student Aid General Provisions. It has been in effect since November 1, 2011, unless terminated otherwise. For further details, please refer to **Appendix D - Financial Aid Consortium Agreement.**

Primary College

When a student applies for admission to the Ventura County Community College District (VCCCD), their Primary College is determined through the application process. However, upon receipt of the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA), the Financial Aid Office reserves the right to reassign the Primary College, if necessary. Note that the college granting the degree or certificate will align with the designated Primary College.

Eligibility for financial aid and the disbursement of aid are contingent upon the Primary College assignment at the time of the award and will remain consistent throughout the academic year. Changes to the Primary College assignment may be considered on a case-by-case basis, particularly before the disbursement of funds by another sister college.

To qualify for federal financial aid, students must be actively enrolled in and pursuing an eligible program of study leading to an associate degree, an eligible vocational certificate, or a transfer program to a four-year college or university. A comprehensive list of eligible programs can be accessed through the financial aid website of the student's designated primary college.

Satisfactory Academic Progress Standards

The VCCCD Financial Aid Offices establish and uphold Standards of Academic Progress (SAP) in accordance with Title IV federal regulations (34 Code of Federal Regulations Section 668.34). These offices are responsible for monitoring, implementing, and documenting a student's academic progress as required by federal guidelines. Compliance with these standards is essential for students to maintain eligibility for financial aid.

The SAP standards apply to all financial aid recipients and encompass all college coursework, including courses taken outside of VCCCD if such coursework appears on the VCCCD transcript at the time of term SAP calculation. Any coursework completed at outside colleges or changes to the transcript after the current term SAP calculation will be factored into the subsequent SAP calculation term.

Failure to meet or exceed these standards may result in the loss of financial aid eligibility. Students' academic progress is reviewed on a term-by-term basis in accordance with federal regulations. For detailed information on the specific SAP standards, please refer to **Appendix M - Satisfactory Academic Progress Standards**.

Flexibilities and waivers granted to Satisfactory Academic Progress (SAP) standards during the COVID-19 pandemic concluded in May 2023, as per the decision made by the President of the United States (POTUS).

Verification

VCCCD adheres to the federal regulations outlined in Subpart E of Part 668 of Title 34 of the Code of Federal Regulations, which govern the verification process for student financial assistance applications submitted under subsidized programs.

In line with these regulations, VCCCD has established written policies and procedures for verifying FAFSA information provided by applicants. These policies and procedures encompass the following:

- Specifying the timeframe within which applicants must submit any requested documentation to the College.
- Outlining the repercussions of an applicant's failure to furnish the requested documentation within the designated timeframe.
- Describing the method used by the Colleges to inform applicants of verification results, particularly if changes in the Student Aid Index (SAI) lead to adjustments in the amount of assistance under Title IV, Higher Education Act (HEA) programs.
- Detailing the procedures for correcting FAFSA information identified as erroneous, either through actions taken by the Colleges or by requiring applicants to follow specified steps for correction.
- Establish protocols for making referrals to the Office of Inspector General.

These policies and procedures are crucial for ensuring accurate and efficient verification of

FAFSA information, thereby facilitating fair and equitable distribution of federal financial aid resources.

Institutional Responsibility: The College is obligated to request supporting documentation from an applicant whose FAFSA information has been selected for verification, except in cases where the applicant qualifies for a federal exclusion (as outlined in the Exclusions from Verification).

Applicant Responsibility: If the College requests documents or information from an applicant as part of the verification process, it is the responsibility of the applicant to provide the specified documents or information promptly.

Selection of Applicants

Standard Selection: The FAFSA Processing System (FPS) utilizes data-driven statistical analysis to select applications for verification based on the likelihood of errors in the FAFSA submissions. A Verification Flag is set on the FAFSA Submissions Summary to indicate that the student's record has been chosen for verification.

Customized Selection: The U.S. Department of Education aims for a customized selection approach for verification, tailored to each applicant's FAFSA data. This process identifies only the FAFSA information requiring verification based on the applicant's specific data. As part of this transition, the FPS assigns selected applicants to one of three Verification Tracking Groups using a Verification Tracking Flag.

Update or Correction Selection: Any updates or corrections made to a FAFSA may prompt the FPS to select the application or additional data elements for verification. In such cases, the College must request the applicant to provide any necessary documentation to complete the verification process.

Institutional Selection: The College has the discretion and responsibility to select an application for verification if there are concerns regarding the accuracy or consistency of the FAFSA information. In such instances, the student must submit documentation to address any discrepancies in the FAFSA data.

Exclusions from Verification

According to federal regulations, the College is not required to verify an applicant's FAFSA information in the following circumstances:

- The applicant passes away.
- The applicant does not receive assistance under Title IV, Higher Education Act (HEA) programs for reasons other than failure to verify FAFSA information.
- The applicant is eligible to receive only unsubsidized student financial assistance.
- A transferring applicant had previously completed verification at the transferring

institution using the same FAFSA information, and the current institution obtains a letter from the previous institution confirming verification and providing the transaction number of the applicable valid ISIR.

- The applicant was selected for verification after ceasing enrollment at the College, and all disbursements, including late disbursements, were made.

Additionally, unless the College has reason to suspect inaccuracies, it is not required to verify the FAFSA information of dependent students' contributor(s) if:

- The contributors are residing in a country other than the United States and cannot be contacted by normal means of communication.
- Both contributors or custodial contributors are deceased.
- The contributors cannot be located because their contact information is unknown and cannot be obtained by the applicant.
- Both contributors are mentally incapacitated.

Similarly, unless there are reasons to believe the information reported by an independent student is incorrect, the College need not verify the applicant's spouse's information if:

- The spouse is deceased.
- The spouse is mentally incapacitated.
- The spouse is residing in a country other than the United States and cannot be contacted by normal means of communication.
- The spouse cannot be located because his or her contact information is unknown and cannot be obtained by the applicant.

College policy regarding federal exclusions:

Verification requirements will be waived for the federal exclusions listed above, provided the College receives supporting documentation related to the applicable exclusion by our published verification deadlines.

Notification:

A student selected for verification will be notified of their status as follows:

- The FPS will notify the student of their FAFSA Submission Summary, with an asterisk next to the Student Aid Index (SAI), indicating that documentation for verification will be requested by the College.
- VCCCD will send email notifications to students selected for verification by the FPS or the College. Follow-up notifications will continue until the student submits all required verification documents or until the submission deadline is reached.

College email notifications sent to a student selected for verification will include:

- A link to the College's student financial aid website: <http://my.vcccd.edu>. This website enables students to view all required documentation and create an online account to satisfy verification requirements and complete their financial aid file.
- The student's responsibilities regarding the verification of FAFSA information, including deadlines for completing any required actions under this subpart and the consequences of failing to complete any required action.

Information to be Verified

Each award year, the Secretary of Education publishes a notice in the Federal Register, detailing the FAFSA information that both institutions and applicants may need to verify. This notice also outlines the acceptable documentation for verifying FAFSA information. The specific verification items that an applicant must verify are determined by the Verification Tracking Group assigned to the applicant, as listed in the chart below:

Verification Tracking Flag	Verification Tracking Group	FAFSA Information Required to be Verified
V1	Standard Verification Group (Tax Filers)	<ul style="list-style-type: none"> • Adjusted Gross Income • Income Earned from Work • U.S. Income Tax Paid • Untaxed Portions of IRA Distributions • Untaxed Portion of Pensions • IRA Deductions & Payments • Tax Exempt Interest Income • Education Credits • Foreign income is exempt from federal taxation • Family size
V1	Standard Verification Group (Non-Tax Filers)	<ul style="list-style-type: none"> • Income Earned from Work • Family size
V4	Custom Verification Group	<ul style="list-style-type: none"> • Identity/Statement of Educational Purpose
V5	Aggregate Verification Group	<ul style="list-style-type: none"> • All items in V1 and V4

Please note that, according to federal regulations, institutions have the authority to request verification of any FAFSA information they deem necessary. Additionally, there may be instances where the College requires a student to verify specific FAFSA information and provide reasonable documentation

Acceptable Documentation

The documentation necessary for verification depends on the specific FAFSA information under review. Students chosen for verification must provide the following acceptable documentation to the College to fulfill the verification process. If a student encounters difficulty submitting any required documents, they should reach out to the Financial Aid Office to explore alternative acceptable documentation.

FAFSA Information	Acceptable Documentation
Adjusted Gross Income (AGI) Income Earned from Work U.S. Income Tax Paid Untaxed Portions of IRA Distributions Untaxed Portions of Pensions IRA Deductions and Payments Tax Exempt Interest Income Education Credits Foreign Income Exempt from Federal Taxation	IRS tax data (FTI) via the FA-DDX*, or IRS Tax Return Transcript**, or a signed paper copy of the IRS tax return, or other relevant tax authority of a U.S. territory, or a foreign government
Non-Tax Filer Income Earned Work Income	Verification Web Form & IRS W-2 Forms; Non-Tax Filer Statement & IRS W-2 Forms
Family Size**	Verification Web Form
Identity and Statement of Education Purpose	Original government-issued photo identification (ID) such as a passport or a driver's license, and an Identity and Statement of Educational Purpose document
Other Information	Other documentation as specified by the FPS or the College

*Use of IRS Data Under FAFSA Simplification and the FUTURE Act

The **FAFSA Simplification Act** requires the U.S. Department of Education to use, whenever possible, **federal tax information (FTI)** received directly from the **Internal Revenue Service (IRS)** to calculate a student's **Student Aid Index (SAI)** and determine **Pell Grant eligibility**.

The **Fostering Undergraduate Talent by Unlocking Resources for Education (FUTURE) Act** authorizes the Department of Education to access IRS-held tax information about FAFSA applicants—and, when applicable, their parents or spouses—through a secure process known as the **FUTURE Act Direct Data Exchange (FA-DDX)**.

The FUTURE Act amended the **Internal Revenue Code (IRC)** to require the disclosure of FTI from the IRS to the Department of Education with the **individual's consent and approval**. Providing this consent is a **mandatory requirement for receiving federal student aid**.

Consent and Federal Tax Information (FTI)

All contributors to the FAFSA form—including students, parents, and spouses, as applicable — must **provide consent and approval** to allow the Department of Education to retrieve their federal tax information directly from the IRS through FA-DDX.

- Once FTI is obtained through FA-DDX, it is considered **verified**, and **no additional documentation is required** to meet income or tax verification requirements.
- FA-DDX is the **fastest, most secure, and most accurate** method of providing income and tax data for federal student aid purposes.

Circumstances Where the IRS Data Retrieval Tool (DRT) Was Previously Unavailable

Although the IRS Data Retrieval Tool (DRT) has been largely replaced by FA-DDX, the following conditions, applicable to both students and parents, previously prevented the use of the DRT and may still necessitate alternative documentation if FA-DDX cannot be used:

- The individual did not indicate on the FAFSA that the tax return was completed.
- There was a change in marital status after the end of the relevant tax year (December 31).
- The individual was a victim of identity theft.
- A tax filing extension was submitted to the IRS.
- A Puerto Rican or foreign tax return was filed.
- The individual is married but filed the tax return as "Head of Household" or "Married Filing Separately."
- The dependent student's legal parents are unmarried but live together.
- Neither married parent provided a valid Social Security Number (SSN) on the FAFSA.
- A non-married parent or both married parents entered all zeros for the SSN on the FAFSA.
- The individual filed taxes as married and has since separated, divorced, remarried, or become widowed.

IRS Tax Return Transcript (Alternative Documentation)

If a student, parent, or spouse is **unable or unwilling** to use FA-DDX, or if FTI is otherwise **not available**, they must provide an official **IRS Tax Return Transcript** containing the required tax information for the applicable tax year.

Requesting a Tax Return Transcript

A student or parent can request an IRS Tax Return Transcript from the IRS at no cost through one of the following methods:

- Online: By downloading an immediate PDF from <http://www.irs.gov/Individuals/Get-Transcript>.
- By mail: After submitting an online request at <http://www.irs.gov/Individuals/Get-Transcript>.
- Telephone: Call 1-800-908-9946 to submit a request.
- By mail: After submitting a paper request form (IRS Form 4506-T-EZ or IRS Form 4506-T).

Flexibilities and Verification Waivers during the COVID-19 Pandemic

During the COVID-19 pandemic, institutions have been granted flexibility in verifying Title IV eligibility, including collecting the Statement of Educational Purpose (SEP) for tracking groups V4 and V5. This flexibility allows institutions to accept verification documentation electronically, such as through email or text message attachments, provided they are signed and photographed.

Also, other verification flexibilities outlined in Electronic Announcements remain in effect until the end of the first payment period after the COVID-19 national emergency rescission. These verification waivers are not specific to any award year and apply to all award years during which verification may occur.

President Biden ended the flexibilities and waivers for the COVID-19 pandemic on May 11, 2023.

Victims of Identity Theft

When a tax filer is determined by the IRS to be a victim of identity theft, they are unable to utilize the IRS Data Retrieval Tool (DRT) process or obtain a tax return transcript until the matter has been resolved, which can sometimes take up to a year for complex cases. In such instances, the College will accept the following for verification:

- Tax Return Database View (TRDBV) transcript: This can be obtained from the IRS by contacting the IRS's Identity Protection Specialized Unit (IPSU) toll-free at 800-908-4490.
- A signed and dated statement from the tax filers confirming that they were victims of IRS tax-related identity theft, and that the IRS has been informed about the tax-related identity theft via Form 4506-F.

Filing an Amended Return

When a student or parent files an amended tax return, they are unable to utilize the IRS Data Retrieval Tool (DRT) process. Instead, they must submit the following to the Financial Aid Office:

- An IRS Tax Return Transcript: This transcript will only include information from the original tax return and does not require a signature. Alternatively, any other IRS tax transcript(s) containing all the income and tax information required for verification can be submitted.
- A signed copy of the amended tax return (IRS Form 1040X) filed with the IRS.
- On certain occasions, the College may also request an IRS tax account summary of the amended tax return.

For individuals granted a tax filing extension:

- A copy of IRS Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return, must be provided.
- Copies of all IRS W-2 Forms and a signed draft copy of the federal tax return should also be submitted to the Financial Aid Office. The College may require a copy of the completed and signed tax return before disbursing aid to the student's account.

For foreign tax filers:

- Signed copies of foreign tax returns translated into English with U.S. dollar equivalencies must be submitted, as foreign tax filers cannot use the IRS DRT process.

For non-filers:

- If not required to file a U.S. tax return, the College Verification Worksheet or Non-Tax Filer's Statement, along with copies of all IRS W-2 Forms, should be provided to verify income earned from work.
- If unable to obtain an IRS W-2 Form promptly, the College may accept a signed statement including the amount and source of income earned, along with an explanation of the delayed availability of the IRS Form W-2.

If the College questions the claim of non-filing:

- The applicant must submit a "Verification of Non-filing Letter" from the IRS, confirming non-filing of an IRS income tax return. This letter can be obtained by requesting an IRS Tax Return Transcript as outlined previously.

Deadlines and Failure to Submit Documentation

Requested verification documentation must be submitted to the Financial Aid Office within the deadlines specified for the award year by the U.S. Department of Education, as published in the Federal Register. These deadlines are typically the earlier 120 days after the student's last date of attendance for the current award year or the stated date within the Federal Register.

Federal Student Aid (FSA) will not be awarded or disbursed until the verification process is complete. The process is considered complete when the College has received all requested documentation, and a valid processed FAFSA report is on file, including any necessary corrections.

Failure to provide the required verification documentation or failure to submit the valid processed FAFSA report by the deadline will result in the forfeiture of the student's Pell grant for the award year.

Updating FAFSA Information:

Students cannot update FAFSA information that was correct as of the date the application was signed because the FAFSA represents a snapshot of the family's financial situation as of that date. However, certain updates are allowed under specific conditions:

- Dependency status change
- Verification of household size or number in college
- Marital status change (if deemed necessary by the College)

Correcting Errors on the FAFSA:

Errors made on the original FAFSA must be corrected. Electronic summaries of the original and corrected FAFSA information, known as the FAFSA Submission Summary, are sent from the FPS to the College. The College reviews all FAFSA data and supplemental verification documents to verify accuracy and calculate eligibility for need-based financial aid.

If a student's FAFSA information changes due to the verification process, the College will:

- Submit changes to the FAFSA information determined to be in error
- Recalculate the student's Federal Pell Grant based on the recalculated Student Aid Index (SAI)
- Adjust the student's financial aid package accordingly
- Notify the student of any changes to their financial aid package via written communication (typically email)

In cases where changes must be submitted directly to the FPS by the student, the College will inform the student of the required corrections and submission process via written communication (either by U.S. mail or email).

Referral of Fraud Cases

Students and parents should be aware that the College is obligated to refer any credible information suggesting that an applicant for Federal Student Aid may have committed fraud or engaged in other criminal misconduct related to FAFSA applications to the Office of Inspector General (OIG). Examples of such misconduct include falsely claiming independent status or citizenship, using false identities, forging signatures, or certifications, and providing

false income information.

It is important to note that fraud involves intentional deception, not merely a mistake on an application. If there are concerns about fraudulent activity, they should be reported promptly to ensure the integrity of the financial aid process and protect the interests of all eligible applicants.

Academic Qualifications

To qualify for Federal Student Aid (FSA) funds, a student must meet certain educational requirements. Specifically, a student is considered qualified to study at the postsecondary level if they:

- Have obtained a high school diploma. This includes diplomas from foreign schools if they are deemed equivalent to a U.S. high school diploma.
- Possess a recognized equivalent of a high school diploma, such as a General Educational Development (GED) certificate, another state-sanctioned test, or a diploma-equivalency certificate.
- Have completed secondary education through homeschooling, as defined by state law.
- Have completed secondary school education in a homeschool setting that qualifies for an exemption from compulsory attendance requirements under state law, if applicable. This exemption may apply if state law does not require homeschooled students to obtain a credential for their education.

Additionally, the Consolidated and Further Continuing Appropriations Act of 2015 offers alternatives for students enrolled in an "eligible career pathway program" to fulfill the high school completion requirement.

Ability-to-Benefit (ATB) Alternatives

Eligibility of Other Students without a High School Diploma (Grandfathered Students)

Students who were enrolled in an eligible program of study before July 1, 2012, may still establish Title IV eligibility in any eligible program using one of the Ability to Benefit (ATB) alternatives. This is determined by applying the grandfathering test outlined in the FSA Handbook (Volume 1-Student Eligibility) – Chapter 1 – School-Determined Requirements.

For students who lack a high school diploma or its equivalent and are beyond the age of compulsory education (which is 18 in California), financial aid eligibility is not automatic. The Financial Aid Office will assess if the student qualifies to utilize a Department of Education approved Ability to Benefit test.

The FAFSA Simplification Act, enacted into law as part of the Consolidated Appropriations Act, 2021, introduces significant changes to the Higher Education Act of 1965 (HEA) and the Free Application for Federal Student Aid (FAFSA®). Two notable amendments include

removing:

- The requirement for male students to register with the Selective Service before turning 26 to be eligible for federal student aid under Title IV of the HEA.
- Suspension of Title IV aid eligibility for drug-related convictions that occurred while receiving Title IV aid.

Conflicting Information

Regardless of verification status, financial aid staff retain the authority to request adequate documentation necessary for resolving conflicting information, as outlined in [34 CFR 668.54(a)(3)] and [34 CFR 668.16(f)].

Student Educational Plan (SEP)

The student must enroll in courses aligned with their program of study. We strongly advise students to schedule an appointment with an academic counselor to devise a personalized Student Educational Plan (SEP) Please note that the Financial Aid Office reserves the right to request a student to engage with an academic counselor and formulate a SEP, as necessary.

FEDERAL FINANCIAL AID PROGRAMS

Federal Pell Grants are typically awarded to undergraduate students who have not yet obtained a bachelor's or professional degree. These grants are disbursed to all eligible students who meet the application deadlines outlined in the [Federal Student Aid Handbook](#).

Additional Pell Grant Eligibility

Section 401(b)(8) of the Higher Education Act of 1965, as amended by section 310 of the Department of Education Appropriations Act, 2017, introduces the option for students to receive Federal Pell Grant funds for up to 150 percent of their Pell Grant Scheduled Award for an award year.

To qualify for these additional funds, students must meet the general eligibility requirements for Pell Grant funds for the payment period and be enrolled for at least half-time. This enrollment status must align with the regulations outlined in 34 CFR 668.2(b) for the payment period(s) during which the student receives more than 100 percent of their Pell Grant Scheduled Award.

In cases where students are eligible for the additional Pell Grant funds, the institution is obligated to disburse all eligible Pell Grant funds, up to 150 percent of the student's Pell Grant Scheduled Award for the award year. It is important to note that any Pell Grant funds received will be factored into the determination of the student's Pell Grant duration of eligibility and Lifetime Eligibility Used (LEU), as specified in section 401(c)(5) of the Higher Education Act.

Crossover Payment Periods

A crossover payment period spans from June 30 to July 1, bridging two award years. In such instances, the institution must treat the crossover period as belonging entirely to one award year and must possess a valid Student Aid Report (SAR) or Institutional Student Information Record (ISIR) for the designated award year.

The determination of which award year to assign to a crossover payment period, termed as either a "header" or "trailer," can be made individually for each student. This decision should be guided by what is most advantageous for the student's eligibility and financial aid benefits across the two award years.

While institutions retain the flexibility to assign crossover periods to either relevant award year, they are mandated by law to make this assignment in a manner that maximizes the student's eligibility and benefits. This approach ensures that the decision is in the best interest of the student's financial aid prospects. Additional information on crossover payment periods can be found in Volume 3 of the Federal Student Aid Handbook.

Pell Grant Lifetime Eligibility

Pell Grant eligibility is limited to 6 years, equivalent to 12 full-time semesters, regardless of when a student began receiving aid. All periods during which a student received Pell Grant funding are tallied toward this 6-year limit, with no regard to the starting point of aid disbursement.

Once a student reaches 600% of their Pell Grant lifetime eligibility, equivalent to 6 full-time years, they become ineligible to receive further Pell Grant funds.

Students who are approaching or have surpassed their Pell Grant lifetime eligibility limit are informed by both the Federal Processor and the Financial Aid Office. Despite nearing the limit, the Financial Aid Office will continue processing any remaining Pell Grant eligibility for each student unless explicitly notified otherwise by the student.

If a student is nearing the 600% threshold and chooses not to utilize any remaining Pell Grant eligibility at VCCCD, they must inform the Financial Aid Office of their decision. This ensures that the student's financial aid disbursements align with their preferences and circumstances.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a need-based federal grant designed to provide financial assistance to undergraduate students with the most significant financial need. In addition to these students, FSEOG consideration may also extend to:

- Non-resident students: Students who are not residents of the state in which the educational institution is located may also be considered for FSEOG based on their financial need.
- Students in specialized programs with high costs: Certain specialized programs, such as Dental Hygiene, Rad-Tech (Radiologic Technology), Fire Tech (Fire Technology), Psych Tech (Psychiatric Technology), Nursing, and EATM (Environmental and Animal Technology Management), often incur higher costs due to specialized equipment, materials, or additional program requirements. Students enrolled in these programs may qualify for FSEOG based on their demonstrated financial need.

By extending FSEOG eligibility to these categories of students, the program aims to ensure that those facing exceptional financial challenges, as well as those enrolled in specialized programs with higher associated costs, have access to additional financial assistance to support their education.

Federal Work-Study Program (FWS)

Federal Work-Study (FWS) is awarded to students with unmet financial need who have expressed interest in participating in the program. Awards are granted on a first-come, first-served basis. To encourage consistency and support student retention, priority may be given to returning students who were previously awarded FWS in the prior academic year.

Additionally, according to Board Policy [BP 7270], when hiring student workers, preference is given to applicants up to 26 years of age who are, or have been, dependent children in foster care. This policy aims to provide additional support to students who may have faced unique challenges and hardships.

The Financial Aid Office retains the right to cancel FWS awards for students who either do not accept their FWS offer or are unable to secure an FWS position within a specified timeframe.

To remain eligible for FWS, students must maintain at least half-time enrollment status.

FWS wage rates adhere to the district's pay rate schedule, details of which can be found in **Appendix D - Student Pay Structure and Student Payroll Calendar**.

William D. Ford Federal Direct Loan Program

VCCCD participates in the William D. Ford Federal Direct Loan Program, where the U.S. Department of Education serves as the lender. This program offers various loans, including Subsidized and Unsubsidized Student Loans, and Parent Loans for Undergraduate Students (PLUS). It is crucial for borrowers to recognize that loans must be repaid with interest, emphasizing the importance of understanding their rights and responsibilities as borrowers. To ensure compliance with federal regulations, all borrowers are required to complete Loan Entrance and Exit Counseling.

VCCCD collaborates with the National Student Loan Clearinghouse (NSLC) for enrollment verification purposes, enhancing the efficiency and accuracy of this process.

Federal law establishes annual loan limits for Federal Direct Loans, determined by the student's year in college and dependency status. For instance, to be classified as a second-year student, a student must have completed at least 30 college-level units toward their program of study.

Loan Limits

Dependent Student			
Grade Level	Base Amount	Additional Unsubsidized	Total
1 st Year	\$3,500	\$2,000	\$5,500
2 nd Year	\$4,500	\$2,000	\$6,500
3 rd Year	\$5,500	\$2,000	\$7,500
4 th Year	\$5,500	\$2,000	\$7,500
Undergraduate Aggregate Loan Limit: \$31,000 (No more than \$23,000 may be subsidized)			

Independent Student			
Grade Level	Base Amount	Additional Unsubsidized	Total
1 st Year	\$3,500	\$6,000	\$9,500
2 nd Year	\$4,500	\$6,000	\$10,500
3 rd Year	\$5,500	\$7,000	\$12,500
4 th Year	\$5,500	\$7,000	\$12,500
Undergraduate Aggregate Loan Limit: \$57,500 (No more than \$23,000 may be subsidized)			

The Department of Education is committed to providing timely and transparent information regarding annual interest rates for subsidized and unsubsidized federal student loans.

Annually, on July 1st, the Department of Education releases updated interest rates for

subsidized and unsubsidized loans, ensuring borrowers have access to the latest information to make informed decisions.

Parent Loan for Undergraduate Students (PLUS):

To initiate the application process for a Direct PLUS Loan, students are required to complete an online PLUS Loan Request and Authorization to Check Credit Form, accessible at www.studentaid.gov.

The maximum annual award for a Direct PLUS Loan is determined by subtracting any resources already awarded from the student's Cost of Attendance (COA). Eligibility for this loan is subject to a credit check conducted by the Department of Education at the time of application by the parent.

The interest rate for Direct PLUS Loans is fixed and determined annually by the Department of Education. This fixed interest rate is made available each year on July 1st. Interest accrues on Direct PLUS Loans from the date of the first disbursement and continues to accumulate during all periods.

By adhering to these guidelines, the Department of Education ensures a transparent and accessible process for applying and understanding the terms of Direct PLUS Loans, empowering students and their families to make informed financial decisions regarding their education.

Federal Direct Loan Disbursements

Direct Loans are disbursed to students in multiple installments, with loan origination fees deducted from the loan proceeds to cover administrative costs and mitigate loan defaults within the Direct Loan Program.

Upon origination, students receive a Loan Disclosure Statement containing essential loan details such as disbursement dates, deducted fees, and net disbursement amounts. Disbursement dates indicated on this statement are approximate, with an additional two weeks' processing allowance from the stated date.

Maintaining at least half-time enrollment status is mandatory and must be verified before each loan disbursement. First-year, first-time loan borrowers may experience a 30-day hold on their initial disbursement.

Student's Right to Cancel

Before the disbursement of loan funds, students retain the option to cancel all or part of the loan by notifying the school.

Following disbursement, students may cancel all or part of the loan within 14 days or by the first day of the school's payment period, whichever is later, by providing written notice to the school.

Cancellation requests made beyond the specified time frame may be processed at the school's discretion.

Within 120 days of the loan disbursement date, students have the option to return all or part of the loan. For guidance on returning loan funds, students should contact their loan servicer.

DIRECT LOAN QUALITY ASSURANCE

Monthly Reconciliation Procedures

1. Review School Account Statement (SAS):

- Examine the Ending Cash Balance on the SAS and compare it meticulously with the school's internal records.
- Ensure any disparities are identified and promptly addressed to maintain financial accuracy.
- Document all reasons contributing to a positive or negative balance, facilitating transparent financial reporting.

2. Compare Net Cash Receipts vs. Booked Disbursements:

- Analyze Net Cash Receipts, encompassing funds delivered to the school by the G5 payment system, adjusted for any Refunds of Cash processed by the school's business office.
- Align these figures with Net Booked Disbursements, which represent actual disbursement amounts reported to and approved by the COD (Common Origination and Disbursement) system, accounting for downward adjustments, as necessary.

3. Analyze the Cash Summary Report:

- Upon receipt of the SAS, meticulously cross-reference Cash Summary data with corresponding totals in the school's financial aid and business office systems.
- Scrutinize the Ending Cash Balance and totals for loan awards received via the COD system and funds disbursed through the G5 system.
- Identify any discrepancies between funding data and COD records, focusing on Net Drawdowns/Payments and Total Net Booked Disbursements.
- Resolution of discrepancies ensures comprehensive reconciliation of financial records.

4. Scrutinize the Cash Detail Section of the SAS:

- In cases where balances on the Cash Summary Report cannot be reconciled with internal records, conduct a detailed comparison of SAS Cash Detail records with the school's internal business office records.
- This includes assessing Cash Receipts (drawdown funds) transmitted by the G5 system to COD, along with Refunds of Cash information from the G5 system.
- Document and address all variances between these records and internal business office documentation, ensuring accurate financial reconciliation.

5. Review the Loan and/or Disbursement Detail Section of the SAS:

- Thoroughly review the monthly Loan Detail, encompassing all actual disbursement information and adjustments accepted by COD during the respective month.
- Compare this information with corresponding data in the school's financial aid and business office systems.
- Pay attention to unaccepted loans or transactions assigned to incorrect award years, rectifying any discrepancies promptly.

6. Utilize the 30-Day Warning Report:

- Leverage the 30-day Warning Report to identify unbooked loans, focusing on missing origination records, MPNs (Master Promissory Note), or first disbursements.
- Generate reports from the school's software vendor or utilize available reports, such as the List Status Report, to identify transactions requiring further attention.
- Addressing discrepancies identified through this process ensures comprehensive financial reconciliation.

7. Cross-reference Business Office Disbursements:

- Review business office disbursement records, particularly credits to student accounts, to identify any inconsistencies between loan disbursement records and actual disbursement information.
- Compare these records to data in the financial aid office system and the SAS, addressing any discrepancies to ensure accurate financial reporting.

By adhering to these detailed procedures, the school maintains robust financial oversight and ensures compliance with regulatory requirements, fostering transparency and accuracy in financial reporting.

Program Year Closeout Procedures

1. Import and Review YTD (Year to Date) School Account Statement (SAS):

- Begin by importing and reviewing the Year-to-Date (YTD) School Account

Statement. This statement summarizes total balances for cash receipts, returns of excess cash, and booked disbursements.

- Compare these totals with internal records maintained by your office. If discrepancies arise:
 - A balance of \$0 on both the YTD SAS and internal records indicates successful closeout of the program year.
 - If the balances match but show anything other than \$0, identify transactions needing forwarding to or importing from the COD system to complete closeout.

2. Import and Review Loan Detail File:

- If the balance on the YTD SAS does not match the school's balance, import the Loan Detail file. This file offers loan and cash information at the loan level.
- Compare these amounts with internal loan records to determine reasons for mismatched balances.
- Contact the COD School Relations Center if cash transactions are unaccounted for, ensuring drawdowns or returns of cash were not allocated to a different program year.
- If returns of cash were misallocated, reallocate the cash to the correct program year using the G5 website.

3. Confirm \$0 Balance via COD Website:

- Review and confirm your school's \$0 balance through the COD Website to officially close out the program year.

Criteria for Program Year Closeout Completion:

Closeout is considered complete when:

- Both your school and COD (YTD SAS) show a cash balance of \$0, indicating accounting for all Direct Loan funds received from ED.
- All COD transaction records match up to all Direct Loan transactions in your school's financial aid and business office systems.
- The SAS Cash Summary reflects \$0 Total Net Unbooked Disbursements.
- Any unused pending/anticipated disbursements are zeroed out.
- Loan period dates are adjusted to remove payment periods/terms without disbursements.
- Loan amounts are reduced to indicate actual disbursements.

School Balance Confirmation:

- The Financial Aid Officer will certify the school's internal cash ending balance as zero in COD.
- The Department will send a Program Year Closeout letter to the school's President and the Financial Aid Officer.
- SAS and other reports will cease to be sent to the school upon successful closeout.

By following these steps diligently, the school ensures accurate financial closeout of the program year, maintaining compliance and transparency in financial reporting.

STATE FINANCIAL AID PROGRAMS

California Dream Act Application (CADAA)

The California Dream Act enables access to certain types of financial aid and in-state tuition for undocumented students, DACA (Deferred Action for Childhood Arrivals) recipients (valid or expired), U Visa holders, and individuals under Temporary Protected Status (TPS) who qualify for specific non-resident exemptions under Assembly Bill 540 (AB 540), Senate Bill 2000 (SB 2000), eligible students from mixed-status families, and Senate Bill 68 (SB 68). Eligible students may receive various forms of financial assistance, including private scholarships funded through public universities, state-administered financial aid, university grants, community college fee waivers, and Cal Grants. Additionally, eligible students can benefit from paying in-state tuition rates at any public college in California.

Eligibility for California Dream Act:

Students residing in California who meet the eligibility criteria for a non-resident exemption, as outlined in CA Education Code 68130.5, are eligible to apply for financial aid through the California Dream Act application (CADAA). This includes individuals with U Visa or TPS status or eligible students from mixed-status families. Moreover, students without Social Security Numbers or those who have lost DACA status (or have never applied for DACA) may still qualify for assistance under the California Dream Act.

By expanding access to financial aid and in-state tuition, the California Dream Act aims to support undocumented students and others with similar immigration statuses in pursuing higher education opportunities within the state.

Non-Resident Exemption Requirements:

Students must fulfill all four (4) requirements to be eligible:

1. Time and Coursework Requirements:

- Attend high school in California for three or more years OR earn credits equivalent to three or more years of full-time high school coursework in California.
- Accumulate three or more years of attendance in California elementary schools, secondary schools, or a combination of both.
- Credits earned at a California adult school, California Community College, or a combination of these institutions also count towards meeting this requirement.

2. Degree or Unit Requirements (Complete either of the following):

- Graduate from a California high school or earn the equivalent (GED, HISET, CHSPE, TASC).
- Obtain an associate degree from a California Community College.
- Fulfill minimum transfer requirements from a California Community College to a UC (University of California) or CSU (California State University) campus.

3. Register or Enroll in an Accredited and Qualifying California College or University:

- Students must register or enroll in an accredited and qualifying California college or university to be eligible for the non-resident exemption.

California College Promise Grant (CCPG)

The California College Promise Grant (CCPG) offers eligible California residents the opportunity to have their enrollment fees waived. This grant is awarded based on financial need and is available to students who are determined to be California residents or exempt from non-resident Tuition as an AB 540 or AB1899 student, or with a "T" or "U" visa.

Grant Coverage

The CCPG waives all per-unit enrollment fees for eligible students and may also waive a portion of parking permit fees.

Qualification Criteria

To qualify for the California College Promise Grant, a student must meet the following criteria:

1. Residency Classification:

- Be classified as a resident of California, AB 540 student, AB 1899 Victims of Trafficking, Domestic Violence, and other Serious Crimes, AB 2000 or AB 801 Homeless Youth by the College Admissions and Records Office.

2. Income Criteria:

- Meet income criteria by fulfilling one of the following:
 - Provide proof of receiving monthly cash assistance from TANF/CalWORKs, SSI/SSP, or General Assistance (or, if a dependent student, their parent(s) receives this assistance).
 - Establish that their income (or their parent's income, if they are a dependent student) falls within set income standards for the California College Promise Grant.
 - Complete a FAFSA (Free Application for Federal Student Aid) or California Dream Act application and demonstrate remaining "financial need."
 - Qualify as a Congressional Medal of Honor recipient (or

dependent); be a dependent of a victim of the September 11, 2001 terrorist attack; have certification from the California Department of Veteran Affairs or the National Guard Adjutant General; be a dependent of a deceased law enforcement/fire suppression personnel killed in the line of duty; have documentation from the Department of Corrections and Rehabilitation of being exonerated of a crime by writ of habeas corpus or pardon; or have documentation of being a dependent/spouse/Registered Domestic Partner of a deceased physician, nurse, or first responder who died of COVID-19 during the COVID-19 pandemic state of emergency in California.

Application Process:

Students who file a FAFSA or California Dream Application will be automatically considered for the CCPG and are not required to submit a separate CCPG application.

Cal Grant Program

Applicants for Cal Grants are selected by the California Student Aid Commission (CSAC). To apply, students must submit either the FAFSA or California Dream Application, along with a Cal Grant GPA (Grade Point Average) Verification form, by March 2nd of the previous academic year. Those missing the March 2nd deadline can still apply by submitting the necessary forms by September 2nd.

For applicants eligible to have their GPA certified through VCCCD, an electronic file is submitted to CSAC.

Types of Cal Grants

The California Student Aid Commission (CSAC) administers several types of Cal Grants to assist eligible students with the costs of higher education. Cal Grants do not need to be repaid and are available to students who meet specific eligibility criteria. There are three primary types of Cal Grants: **A, B, and C**. These grants are further categorized into Entitlement and Competitive awards.

Cal Grant Community College Entitlement Award

This award is for eligible students attending California Community College (CCC). To qualify, students must:

- Submit a **Free Application for Federal Student Aid (FAFSA)** or **California Dream Act Application (CADAA)**; and
- Submit a verified Cal Grant GPA to the **California Student Aid Commission (CSAC)** by **September 2**.

Cal Grant High School Entitlement Award

This award is for current high school seniors and recent high school graduates who meet the general Cal Grant eligibility requirements. To qualify, applicants must:

- Submit a **high school GPA**; and
- Submit a **FAFSA** or **CADAA** to CSAC by **April 2**.

Cal Grant Transfer Entitlement Award

This award is for students who plan to transfer directly from a California Community College to a qualifying four-year institution that offers a bachelor's degree. To qualify, students must:

- Have a **minimum GPA of 2.40**;
- Submit a **FAFSA** or **CADAA**; and
- Meet the **April 2** application deadline.

Cal Grant Competitive Awards

The Cal Grant Competitive Awards are for students who are **not eligible for an Entitlement award**. These awards are limited to **13,000 awards** annually and are highly competitive. To be considered, students must:

- Meet general Cal Grant eligibility criteria; and
- Submit a **FAFSA** or **CADAA** by either the **March 2** or **September 2** deadline (depending on their student status and type of institution).

Cal Grant C Award

The Cal Grant C program provides **need-based financial assistance** to students enrolled in occupational, technical, or career education programs that are **at least four months in length**. To qualify, students must:

- Submit a **FAFSA** or **CADAA** by the published deadline.

A **minimum GPA is not required** for Cal Grant C. However, students may be asked to complete a **supplemental form** identifying their occupational or technical training goals.

Cal Grant C funds may be used to help pay for:

- **Tuition and fees**, and
- **Training-related costs** such as books, tools, and specialized equipment.

Cal Grant B Foster Youth Award

The Cal Grant B Foster Youth award allows students who are current and former foster youth to be eligible for increased Cal Grant eligibility. Foster youth have until their 26th birthday to apply.

Cal Grant Awards for Students with Dependents (SWD):

- Cal Grant students with dependent children attending a California Community College may qualify for an access award of up to \$6,000 for qualifying Cal Grant A and B recipients, and up to \$4,000 for eligible Cal Grant C recipients.
- To qualify, dependent children must be under 18 years old and receive over 50% of their support from the student. CSAC offers a self-certification process for students.
- Institutions are responsible for resolving any conflicting information regarding student eligibility before disbursing payments.

Disbursements and Renewals:

- Cal Grant payments are based on the school's Pell Recalculation Date (PRD) and students completed units for the term.
- If the school does not receive a valid ISIR prior to the PRD, it uses the enrollment status from the later of the PRD for initial payment calculations.
- Schools ensure all Cal Grant recipients have sufficient need prior to disbursement.
- Renewal of Cal Grants does not require submission of a verified Cal Grant GPA for recipients already receiving payments or on reserve status. However, applicants must submit the FAFSA or CADAA annually and meet income, assets, and minimum need criteria.

Cal Grant Qualifying Institution Disclosure – Licensure Passage Rates

Per California Assembly Bill (AB) 2086, VCCCD (Ventura County Community College District) provides access to California license examination passage rates for graduates of VCCCD programs that necessitate California licensure. This data will be regularly updated as California licensing and regulatory agencies electronically provide the information.

For detailed information regarding California license examination passage rates, please visit the respective college websites:

- **Moorpark College**
 - **Moorpark College Licensure Exam Pass Rates**
- **Oxnard College**
 - **Oxnard College License Passage Rate**
- **Ventura College**
 - **Ventura College California License Exam Rates**

These links will direct you to the specific pages providing information about the licensure exam passage rates for each respective college within the VCCCD.

Student Success Completion Grant (SSCG)

Students enrolled full-time at a California community college may be eligible for additional financial assistance of up to \$10,500, subject to meeting certain eligibility requirements. To ascertain eligibility, students must complete either the FAFSA or the CADAA.

Funds allocated for the SSCG grant are provided by the Office of the Chancellor of the California Community Colleges. The financial aid office assesses student eligibility for this grant based on several criteria, including:

- Receiving the Cal Grant B Access Award or Cal Grant C
- Full-time enrollment of 12 units or more
- Compliance with Satisfactory Academic Progress standards

Eligible Cal Grant recipients may receive an additional \$1,298 if enrolled in at least 12 units, or \$4,000 if enrolled in at least 15 units per semester. Semester payments are capped at \$4,000 per primary term, not exceeding \$8,000 annually.

SSCG for Current and Former Foster Youth Students

In the academic year 2023-24, Senate Bill 117 amended California Education Code (CEC) §88931, leading to an adjustment in the award amounts for the Student Success Completion Grant (SSCG) for current and former foster youth, as defined in CEC §69433.6. Effective from the Fall 2023 term onward, former foster youth who enroll in 12 or more units and meet all other eligibility requirements (outlined below) are entitled to receive \$5,250 per semester, or the equivalent quarterly.

For awarding the SSCG, "current or former foster youth" is defined as an individual whose dependency was established or continued by the court on or after reaching 13 years of age.

Chafee Grant Program

The California Chafee Grant Program provides financial assistance of up to \$5,000 per year to qualifying foster youth and former foster youth to support their pursuit of college education or vocational training. Students attending schools in other states may also qualify. A student's receipt of a Chafee Grant award shall not exceed five years (whether or not consecutive). Payment for an eligible California Chafee Grant Award is not guaranteed. Funding is limited. Payments are made on a first-come, first-served basis. The Financial Aid Office administers Chafee grants in compliance with the regulatory statutes governing this program.

California Military Department GI Bill Award Program

If you are an active member of the California National Guard, the State Military Reserve, or the Naval Militia, you may be eligible for a state-funded program designed to provide an educational incentive to improve your skills, competencies, and abilities.

Dream Act Service Incentive Grant (DSIG)

The California Dream Act Service Incentive Grant (DSIG) Program provides financial assistance to eligible California Dream Act Application (CADAA) students who complete community or volunteer service. This program supports students in gaining valuable, hands-on experience while earning additional financial aid.

Program Details

- **Award Amount:** Up to \$4,500 per academic year (\$2,250 per semester or \$1,500 per quarter)
- **Duration:** Available for up to 8 semesters or 12 quarters while the student maintains an active Cal Grant A or B award
- **Separate Application Required? Yes** – Students must submit a DSIG application for each award year in addition to the CADAA.
- **Application Start & Deadline:** DSIG Applications are available **starting July 1** and accepted **until June 30** of the academic year or until all 1,667 awards are exhausted, whichever comes first. The CADAA should be submitted by the priority deadline for state aid.

Middle Class Scholarship (MCS)

The **Middle-Class Scholarship (MCS)** provides low-to middle-income undergraduate students, including students pursuing a teaching credential, with a scholarship to attend a University of California (UC), California State University (CSU) or California Community College Bachelor's degree program.

Program Details

- **Award Amount:** Varies based on the student's cost of attendance and all available resources already awarded to the student. The final award amounts based on the number of students eligible for the program statewide and funding allocated by the State Budget* (Exception for Foster Youth).
- **Duration:** Available for up to 8 semesters or 12 quarters, depending on student's education level at the time of award.
- **Separate Application Required? No** – students will be considered with timely submission of their FAFSA or CADAA.
- **Deadline:** The FAFSA or CADAA must be submitted by the March 2 priority deadline for state aid (September 2 for CA community college students).

Refund of State Funds

State funds encompass any financial assistance received from the California Student Aid Commission (CSAC), including Cal Grant B, Cal Grant C, Middle Class Scholarship, and CHAFEE Grant.

- Students who withdraw from courses before the Pell Recalculation Date (PRD) of the semester will have their pending disbursements canceled and adjusted in the Web Grant system. No further state disbursement will occur in such cases.
- Students who withdraw after the PRD of the semester are not obligated to return any funds to state programs. However, their file will be noted with the withdrawal, and the Web Grant system will update accordingly.
- The Web Grant System and Banner will undergo reconciliation, with this process being documented in Banner and within the student's financial aid record.
- In cases of an over-award, funds are adjusted in Web Grants, and the District/ College will reimburse the California Student Aid Commission accordingly. If the student owes a balance, the college will collect payment from the student. A hold will remain in the student's account until the debt is fully repaid.

OUTSIDE AID AND OTHER RESOURCES

Alternative/Private Loans

Private loans, offered by banks, credit unions, or other private lending institutions, provide an additional funding option for students. However, they typically lack several benefits associated with federal student loans, such as deferment provisions, fixed interest rates, and income-based repayment plans.

Before applying for private loans, the Financial Aid Office advises students to first submit a FAFSA and explore eligibility for federal loans. It is important to note that the total aid package, including private loans, cannot exceed the cost of attendance.

AB 721

AB 721 mandates that schools inform private loan applicants about the flexible repayment options and loan forgiveness benefits provided by Federal Direct Loans, which are not mandated for other student loans, such as private loans. Federal Direct Loans are available to students irrespective of income or creditworthiness.

Applying for a Private Loan

Students should consider private educational loans only after exhausting Federal Stafford Loan options. Undergraduate dependent students should also compare costs with the Federal Direct Parent PLUS Loan, which often offers better terms. Factors to consider when applying for a private loan include fees, interest rates, repayment terms, and deferment options. Interested students can explore private loan options on bank websites and should complete and return all required paperwork directly to the lender. A co-signer may be necessary for credit-based loans.

The minimum private loan amount is \$1,000, while the maximum is determined by subtracting financial aid, including Direct Loans, from the Cost of Attendance (COA). Private loan applicants must be U.S. citizens or permanent residents, and lenders are required by federal law to collect the Private Loan Certification Form. Most lenders require a minimum half-time enrollment (6.0 units).

Determination of Financial Need

Per 34 CFR 673.5, institutions participating in federal student aid programs must ensure that all forms of student financial assistance—whether federal, state, institutional, or third party—are properly coordinated to prevent exceeding a student's demonstrated financial need or total Cost of Attendance (COA).

This regulation requires that any direct monetary support provided to students, including gift cards, vouchers, or other forms of assistance intended to cover educational expenses (e.g., food, transportation, supplies), be treated as a financial resource. Such resources must be tracked, reported to the Financial Aid Office, and factored into the student's overall financial aid package.

Furthermore, 34 CFR § 673.5 reinforces that:

- Need-based aid cannot exceed the student's calculated financial needs.
- Total aid (need-based and non-need-based) cannot exceed the COA.
- Institutions must apply Professional Judgment when appropriate to adjust COA for documented extraordinary expenses, ensuring compliance while supporting students' unique circumstances.

Emergency Aid

Effective with the 2024–25 award year, emergency financial assistance is no longer considered *Other Financial Assistance (OFA)* and will not affect a student's need-based aid eligibility, provided it meets the criteria outlined by the U.S. Department of Education (ED) and NASFAA.

Key Guidance

Emergency financial assistance includes grants or loans provided for *unexpected expenses* that fall within a student's Cost of Attendance (COA), such as:

- Food
- Housing
- Transportation (e.g., emergency travel)
- Course materials or equipment

Additional points:

- The institution determines whether an expense qualifies as part of the COA.
- Emergency aid must be reasonable, as defined by the institution.
- Aid provided through routine professional judgment (PJ) does not qualify.
- Federal emergency aid must be explicitly designated as such.
- Institutions have discretion to define what constitutes an “emergency” based on a student’s unique circumstances.

Institutional Process & Coordination

To ensure compliance and consistency:

- All emergency aid requests and disbursements (including gift cards, vouchers, etc.) must be reviewed with the Financial Aid Office before distributing any funds.
- All distributions must comply with district policies.
- Regular grants or aid cannot be reclassified as emergency grants to bypass COA limits.

Scholarships

Students must inform the Financial Aid Office of any external resources received.

STUDENT COST OF ATTENDANCE

Cost of Attendance (COA)

The Cost of Attendance (COA) is reviewed annually to establish student budgets, ensuring they reflect the expenses students typically incur. The college aligns its standard costs with guidelines from the California Student Aid Commission (CSAC), Ventura County cost of living indicators, and local colleges and universities.

Assigning Student Budgets

- **With Parent Budget:** Assigned to students who report living at home (with Parents)
- **Off Off-Campus Budget:** Assigned to students who report living away from home
- **Less Than Half-Time Budget:** Assigned to students intending to enroll less than half-time for the award year
- **Out-of-State Budget:** Assigned to students not classified as California Residents by the FAFSA or Admissions and Records

Adjustments to Student Budgets

Adjustments are considered for students with unusual expenses or circumstances as permitted by regulations. For programs requiring additional expenses (e.g., Nursing, Radiology Technology), fixed increases in the student budget are allowed.

Students with Disabilities

Students with disabilities requiring special accommodation or equipment not covered elsewhere can have expenses considered in their budget.

Dependent Care

Reasonable dependent care costs, not covered by other sources, can be included in the student's budget with proper documentation.

Computer Allowance

Computer costs may be considered with appropriate documentation in accordance with federal regulations.

Appendices E and F contain further details and forms for COA adjustments.

Professional Judgment / Dependency Override

The Financial Aid Office holds the authority to exercise Professional Judgment in declaring a student independent. This applies to cases where a dependent student has no contact with parents due to circumstances like abuse, abandonment, estrangement, neglect, or situations where contact with parents jeopardizes the student's welfare. Written documentation from an objective third party, such as a minister, psychologist, social worker, or high school counselor, along with a personal statement from the student and any available supporting documentation (e.g., court documents), must be provided.

All decisions made by the Financial Aid Administrator regarding Professional Judgment are thoroughly documented.

Special Circumstances

Standard need analysis methodologies assess the prior year's income, but significant changes in family circumstances may occur. In such cases, the Financial Aid Office staff have the authority to exercise Professional Judgment in line with federal regulations.

For an income adjustment to be considered, adequate documentation demonstrating a reduction in income, or other resources must be provided by the student/parent(s)/spouse. This documentation could include a statement explaining the reason for the income loss, tax returns indicating reduced income, and details of earnings or other sources of taxable or untaxed income. Required documentation may vary depending on the nature of the circumstances.

When special circumstances are sufficiently documented, the Financial Aid Administrator may make a Professional Judgment decision affecting the student's financial aid eligibility.

Financial Aid Disbursement Based on Enrollment Status

Financial aid is awarded based on a student's enrollment level. Most aid types use **unit thresholds**, while the **Federal Pell Grant** is based on **enrollment intensity** (the percentage of full-time enrollment).

Disbursement by Enrollment Status (for non-Pell Grant aid):

Enrollment Status	Units Enrolled
Full-Time	12 or more units
Three-Quarter Time	9-11.75 units
Half-Time	6-8.75 units
Less Than-Time	0.25-5.75 units

Note: These enrollment categories are used for Cal Grant, Direct Loans, FSEOG, SSCG, and other aid types that require unit-based thresholds.

Disbursement Schedules by Aid Type

Pell Grant

- Pell Grant disbursements are based on **enrollment intensity**, which is calculated as the number of units enrolled divided by 12 (rounded to the nearest whole percent). Students may receive a prorated portion of their scheduled award, even if enrolled in fewer than 6 units.
 - Disbursed in **two payments per term** for Fall and Spring, and one or more disbursements for Summer, based on **attending hours**.
 - Enrollment intensity can range from 1% to 100%, allowing for flexible award amounts based on actual enrollment.
- **Cal Grant**
- Disbursed in **two payments per term** (Fall and Spring) based on **attending hours** and enrollment status (unit-based tiers).
- **FSEOG and SSCG:**
Disbursed **once per term** as eligibility is determined and as funds are available, based on **attending hours** and unit-based enrollment status.
- **Federal Direct Loans:**
Disbursed per **federal regulations**. Students must be enrolled in **at least 6 units**. Enrollment is verified at the time of loan origination.
- **Federal Work-Study:**
Paychecks are issued **twice per month** based on hours worked.
- **Alternative (Private) Loans:**
Disbursed according to the **private lender's schedule and requirements**.

Attending Hours: Financial aid disbursements are based on the attendance hours. The start date of classes determines how much a student will receive in each disbursement.

Award Notifications/Revisions: Students are notified of their financial aid award offer via an Award Notification Email. Pell Grant awards are automatically revised up until the Pell Recalculation Date (PRD) due to changes in enrollment status.

Pell Recalculation Date: The PRD is the date that the Financial Aid Office freezes enrollments for all disbursed Federal Pell Grant recipients. It locks a disbursed student's enrollment (units). There is no PRD for the Summer semester; instead, there is one payment of Pell based on attending hours, and no recalculation.

Repeatability: Federal regulations limit the payment for a course that has been passed and repeated more than once. The Financial Aid Office and State of California Community Colleges have their own rules for course repetition policies.

BankMobile Disbursements: VCCCD partners with BankMobile to disburse financial aid. Students receive a Refund Selection Kit from BankMobile via email. Financial aid refunds are processed by BankMobile Disbursements according to the student's preference, which can be electronic deposit to an existing bank account or refunds to a BankMobile debit card.

Financial aid disbursement and refund terminology may vary, with BankMobile using "refund" and Financial Aid using "disbursement."

Appendices A, N, and O provide additional details regarding the BankMobile disbursement process and the Title IV Authorization.

INSTITUTIONAL REFUNDS OF TUITION AND FEES

In the event of overpayments or over-awards in financial aid disbursements, the following procedures are followed:

1. **Notification to Students:** Students are notified if an overpayment or over-award occurs, and they are given the opportunity to repay the amount owed.
2. **Attempted Corrections:** If possible, the Financial Aid Administrator will attempt to correct the overpayment within the same award year. This may involve adjusting subsequent payments or reallocating campus-based funds if the student is eligible.
3. **Preventing Economic Hardship:** To prevent economic hardship for the student, the FAO/Specialist may consider increasing the student's Cost of Attendance (COA) if circumstances justify it, based on documented evidence.
4. **Institutional Error:** If the overpayment is due to an institutional error, the District Accounting Office will reimburse the appropriate program(s), and the student will be billed for the overpayment. The student must repay the overpayment in full through the specified payment methods.
5. **Student Error:** If the overpayment is due to a student error, the student will be

notified in writing and given 30 days to repay the overpayment. Payment must be made in full through specified methods, and repayment plans can be arranged with the Department's Debt Collection Service.

6. **Reporting:** Overpayments are reported to the National Student Loan Data System (NSLDS) for tracking and compliance purposes.
7. **Consequences of Non-payment:** Failure to repay the overpayment may result in restrictions on services such as registration. Unpaid balances may be reported to the Chancellor's Office Tax Offset Program (COTOP), and state return refunds or lottery winnings may be used to offset the obligation.

RETURN OF TITLE IV FUNDS

Federal financial aid, known as "Title IV funds," is provided to students with the expectation that they will attend school for the entire duration for which assistance is granted. However, if a student withdraws from their educational program, they may no longer qualify for the full amount of Title IV funds originally awarded to them.

In the event of a withdrawal, it is imperative to determine the portion of Title IV grant or loan funds that the student has earned. If the disbursed amount exceeds what the student has earned, the excess funds must be returned. Conversely, if the student has earned more federal aid than they received, VCCCD offers a post-withdrawal disbursement to cover the difference.

Our financial aid team conducts weekly assessments to identify students who have withdrawn from courses, ensuring the timely processing of calculations. Utilizing tools like the SFRNOWD (Banner R2T4 report) and specially crafted Argos reports, we capture withdrawal instances accurately and efficiently. This proactive approach enables us to support students in navigating the complexities of Title IV fund management while ensuring compliance with federal regulations.

Withdrawal Date

At VCCCD, the withdrawal date set by the institution serves as the reference point for the Financial Aid Office to ascertain when a student is officially considered to have withdrawn. This date is pivotal in calculating the percentage of the payment period or enrollment period completed by the student, thereby determining the portion of Title IV aid earned.

To ensure accuracy in recalculating the Federal Student Aid eligibility for withdrawn students, the following procedures are implemented:

1. **Withdrawal Date Determination:** The institution establishes a withdrawal date based on its policies and procedures. This date marks the point at which the student is considered to have officially withdrawn from their academic program.
2. **Percentage of Aid Earned:** The percentage of Title IV aid earned is directly correlated with the percentage of the payment period or enrollment period

completed by the student up to the withdrawal date. This calculation is crucial in determining the amount of aid that the student is eligible for.

Determination of Withdrawal or Failure of Classes

The recalculation of federal student aid earned occurs when a student:

1. Withdraws entirely from the College.
2. Stops attending classes before the semester concludes.
3. Fails to complete all enrolled classes for the semester.
4. Receives failing grades in all classes for the semester.
5. Both fails and drops all enrolled classes for the semester.

In each scenario, the amount of federal student aid earned undergoes reassessment to align with the student's academic participation and completion status accurately. This ensures that financial aid disbursements correspond appropriately to the student's educational progress and commitments.

Determination of Withdrawal Date

For official withdrawals, the withdrawal date utilized for the Return of Title IV Funds (R2T4) calculation corresponds to the official withdrawal date recorded by the Registrar's Office.

In the case of unofficial withdrawals, the withdrawal date utilized for the R2T4 calculation is determined by the last date of attendance (LDA) as recorded by the institution. If the LDA is unavailable, the midpoint of the semester is used as the substitute withdrawal date.

Process for Calculation of Amount of Title IV Aid Earned by Student

The process for calculating the amount of Title IV aid earned by a student follows these steps:

- **Determine Percentage Earned:** The percentage of Title IV aid earned is calculated based on the total percentage of the payment period or period of enrollment completed by the student. If the withdrawal occurs on or before the student completes 60% of the payment period or period of enrollment, the percentage earned is equal to the percentage of the payment period or period of enrollment completed. If the withdrawal occurs after the student has completed more than 60% of the payment period or period of enrollment, the percentage earned is 100%.
- **Calculate Earned Amount:** Multiply the percentage of Title IV aid earned by the total amount of Title IV program aid disbursed plus the Title IV aid that could have been disbursed to the student or on the student's behalf.
- **Consideration for Failing Grades:** If a student fails to earn a passing grade in any of their classes, VCCCD must, for Title IV purposes, assume that the student

has unofficially withdrawn, unless the institution can document that the student completed the period.

Post-Withdrawal Disbursement

If a student receives less federal student aid than the amount earned, VCCCD provides a disbursement of the earned aid not received, termed as a post-withdrawal disbursement. Title IV grant funds from this disbursement are either credited to the student's account to cover tuition and fees for the eligible term or disbursed directly to the student.

VCCCD is required to obtain the student's authorization to apply Title IV grant funds to charges other than current charges. The institution must notify the student within 30 calendar days after determining the student's withdrawal status. This notification includes details about the eligibility for a post- withdrawal disbursement and sets a deadline of 14 days for the student to respond with authorization. VCCCD specifies in the notification that it is not obligated to make the post-withdrawal disbursement if the student fails to respond by the deadline.

Title IV Aid to be Returned: VCCCD and Student

When a student receives more federal student aid than the amount earned, VCCCD and the student, or both, are responsible for returning the unearned funds in a specified order as outlined below:

- Unsubsidized Direct Stafford loans (other than PLUS loans).
- Subsidized Direct Stafford loans.
- Direct PLUS loans.
- Federal Pell Grants for which a return of funds is required.
- Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required.

When a Return of Title IV funds is necessary, both VCCCD and the student may share responsibility for returning the funds. If the funds are not VCCCD's responsibility to return, the student must repay them. VCCCD can collect any funds it is obligated to return from the student, creating an obligation on the student's account. This obligation is not reported to the Department of Education but remains in the student's VCCCD account. The student will be unable to access services like registration until this obligation is fulfilled. Unpaid balances may be reported to the Chancellor's Office Tax Offset Program (COTOP), and state tax refunds or lottery winnings might be used to offset this obligation.

Upon a student's withdrawal from the school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student is determined within 30 days. If the disbursed amount exceeds what the student earned, the unearned funds must be returned to the Department of Education within 45 days of notifying the student. If the obligation remains unresolved after this notification period, the unearned funds are reported to the National Student Loan Data System (NSLDS) as an overpayment.

Consequently, the student becomes ineligible for Title IV funds (such as Pell Grants, FSEOG, Direct Loans, and other federal aid) at any institution until the overpayment is resolved. Even if a student is eligible for a refund of fees from VCCCD, they may still be required to repay all or part of their Title IV aid.

Procedure to Return Funds

The procedure for returning funds, when necessary, follows these steps:

1. **Perform R2T4 Calculations:** R2T4 calculations are conducted weekly to determine if a return of funds to the Department of Education (COD) is required.
2. **Recoup Funds in BANNER:** If a return of funds is necessary, the appropriate fund(s) are recouped in the BANNER system.
3. **Daily Return to COD:** Funds identified for return are submitted to COD daily to ensure timely processing.
4. **Review of BANNER and COD:** Staff members review the return of funds both in the BANNER system and COD to ensure accuracy and consistency.
5. **Documentation and Proof:** Staff prints appropriate proof of the return and scans the documentation into the OnBase system for record-keeping and auditing purposes.

FINANCIAL AID DATA PRIVACY & FRAUD

Protecting Student Financial Aid Data at Ventura County Community College District (VCCCD)

At the Ventura County Community College District (VCCCD), protecting the privacy and confidentiality of student financial aid information is both a legal obligation and an institutional responsibility. In compliance with federal regulations, including the **Family Educational Rights and Privacy Act (FERPA)**, the **Higher Education Act of 1965 (HEA)**, the **Privacy Act of 1974**, and the **Gramm-Leach-Bliley Act**, VCCCD maintains strict controls over access to and handling of student financial aid records.

Unauthorized access, use, removal, defacement, or alteration of physical records or computerized data is strictly prohibited. Likewise, disclosing student records to individuals who do not have proper authorization, or a legitimate educational interest, is not permitted.

Institutional Responsibility for Data Security and Fraud Prevention

The protection of student financial aid data and the prevention of fraud are shared institutional responsibilities. VCCCD is committed to maintaining internal controls and oversight mechanisms that ensure the integrity of financial aid processes and systems. Financial aid staff are trained to report and respond to potential fraud by federal guidance and institutional policies.

Authorized Access and Information Sharing

Under FERPA:

- Financial aid information may only be shared with federal and state agencies or VCCCD personnel who have a legitimate need-to-know basis in fulfilling their official duties.
- Disclosure of financial aid records to third parties, including parents, spouses, or outside agencies, is strictly prohibited without the student's written consent, unless an exception under FERPA applies.

By upholding these standards, VCCCD affirms its commitment to ensuring privacy, security, and lawful management of student financial aid data.

For further details on **VCCCD's FERPA Policy**, please refer to **Appendix H**.

2024-2025 Audit Appendices



COMMUNITY COLLEGES
OF VENTURA COUNTY

APPENDICES

Appendix A: Annual Security Report

Appendix B: Budget Adjustment Form

Appendix C: Code of Conduct/Conflict of Interest

Appendix D: Consortium Agreement

Appendix E: Consent to Release Information

Appendix F: Cost of Attendance/Student Expense Budget

Appendix G: Disbursement Schedule

Appendix H: FERPA Procedures

Appendix I: FISAP Report

Appendix J: Gramm-Leach-Bliley Act

Appendix K: Hourly Student Pay Structure and Calendar

Appendix L: Instructional Calendar

Appendix M: Satisfactory Academic Progress Standards

Appendix N: Third Party Questionnaire and Request

Appendix O: Title IV Authorization

Appendix P: Annual Security Report

ANNUAL SECURITY REPORT

In compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, re-ferred to as the Clery Act, the Annual Security Report (ASR) is published by October 1st of each year by the VCCCD Police Department and contains three years of crime statistics for each campus, District policy statements, procedures for reporting crimes on campus, and crime prevention tips. The Clery Act specifically requires the reporting of violent crimes, burglaries, motor vehicle thefts, and hate crimes, as well as a summary of arrests and disciplinary referrals for liquor law, drug abuse, and weapons violations. Furthermore, incidents of sexual assault, domestic violence, dating violence, and stalking must also be reported as required by the Violence Against Women Act.

The VCCCD Police Department strives to promote a safe campus environment conducive to academic achievement, through the cooperation of students, faculty, and staff. With your help in reporting suspicious activity, crime, or incidents, we are confident we can achieve this goal. We encourage the prompt reporting of any incident that threatens the safety, health, or rights of the campus college community.

Link to 2024 Annual Security Report [VCCCD.edu/ASR](https://vcccd.edu/ASR)

Link to 2024 Daily Crime Log [Daily Crime Log](#)

APPENDIX B

BUDGET ADJUSTMENT FORM

Click here for the [Budget Adjustment Form](#) in-Adobe Acrobat Sign format.

VCCCD CODE OF CONDUCT/CONFLICT OF INTEREST POLICY

Statement of Ethical Principles and Code of Conduct

STATEMENT OF ETHICAL PRINCIPLES

The primary goal of the financial aid professional is to help students achieve their educational goals through financial support and resources. NASFAA (National Association of Student Financial Aid Administrators) members are required to exemplify the highest level of ethical behavior and demonstrate the highest level of professionalism. The following guidelines were last updated by NASFAA's Board of Directors in March 2014.

We, financial aid professionals, declare our commitment to the following Statement of Ethical Principles. Financial aid administrators shall:

Advocate for students

- Remain aware of issues affecting students and continually advocate for their interests at the institutional, state, and federal levels.
- Support federal, state and institutional efforts to encourage students, as early as elementary grades, to aspire to and plan for education beyond high school.

Manifest the highest level of integrity

- Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof.
- Deal with others honestly and fairly, abiding by our commitments and always acting in a manner that merits the trust and confidence others have placed in us.
- Protect the privacy of individual student financial records.
- Promote the free expression of ideas and opinions, and foster respect for diverse viewpoints within the profession.

Support student access and success

- Commit to removing financial barriers for those who want to pursue postsecondary learning and support each student admitted to our institution.
- Without charge, assist students in applying for financial aid funds.
- Provide services and apply principles that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
- Understand the need for financial education and commit to educating students and families on how to responsibly manage expenses and debt.

Comply with federal and state laws

- Adhere to all applicable laws and regulations governing federal, state, and institutional financial aid programs.
- Actively participate in ongoing professional development and continuing education programs to ensure ample understanding of statutes, regulations, and best practices governing the financial aid programs.
- Encourage colleagues to participate in the financial aid professional associations available to them at the state, regional, or national level and offer assistance to other aid professionals as needed.

Strive for transparency and clarity

- Provide our students and parents with the information they need to make good decisions about attending and paying for college.
- Educate students and families through quality information that is consumer-tested when possible. This includes (but is not limited to) transparency and full disclosure of award notices.
- Ensure equity by applying all need-analysis formulas consistently across the institution's full population of student financial aid applicants.
- Inform institutions, students, and parents of any changes in financial aid programs that could affect their student aid eligibility.

Protect the privacy of financial aid applicants

- Ensure that student and parent private information provided to the financial aid office by financial aid applicants is protected in accordance with all state and federal statutes and regulations, including FERPA and the Higher Education Act, Section 483(a)(3)(E) (20 U.S.C. 1090).
- Protect the information on the FAFSA from inappropriate use by ensuring that this information is only used for the application, award, and administration of aid awarded under Title IV of the Higher Education Act, state aid, or aid awarded by eligible institutions.

CODE OF CONDUCT

The following Code of Conduct was last updated by NASFAA's Board of Directors in March 2014. Subject to enforcement procedures that go into effect July 1, 2015, NASFAA institutional members of NASFAA will ensure that:

1. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest.
 - a. Employees within the financial aid office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.
 - b. If a preferred lender list is provided, it will be compiled without prejudice and for the sole benefit of the students attending the institution. The information included about lenders and loan terms will be transparent, complete, and accurate. The complete process through which preferred lenders are selected will be fully and publicly disclosed. Borrowers will not be auto-assigned to any lender.
 - c. A borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the institution, even if that lender is not included on the institution's preferred lender list.
 - d. No amount of cash, gift, or benefit in excess of a de minimis amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with or seeking to do business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).
2. Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
3. Institutional award notifications and/or other institutionally provided materials shall include the following:

- a. A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.
 - b. Clear identification of each award, indicating type of aid, i.e., gift aid (grant, scholarship), work, or loan.
 - c. Standard terminology and definitions, using NASFAA's glossary of award letter terms.
 - d. Renewal requirements for each award.
4. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."
5. Financial aid professionals will disclose to their institution any involvement, interest in, or potential conflict of interest with any entity with which the institution has a business relationship.

Refer to NASFAA's Statement of Ethical Principles, Enforcement Procedures, as well as the Ethical Principles, Code of Conduct and Enforcement Procedures Q&A for more information about NASFAA's ethical guidelines and how they are enforced. To report a potential violation of NASFAA's Code of Conduct, refer to the Ethics Complaint Submission Form.

MOORPARK • OXNARD • VENTURA
FINANCIAL AID OFFICE

VCCCD Financial Aid Professional
Conflict of Interest Statement and Disclosure Form

A conflict of interest exists when an employee's financial interests or other opportunities for personal benefit may compromise, or reasonably appear to compromise, the independence of judgment with which the employee performs his/her responsibilities at the College or District. In order to prevent instances or appearances of a conflict of interest, no employee may process any transaction related to his/her own personal financial aid eligibility or that of a relative or other individual for whom a conflict of interest may be present.

Financial Aid professionals must disclose any potential conflict of interest to their immediate supervisor and make every effort to avoid acting in a manner that might compromise independence of judgment with which the employee performs his/her responsibilities at the College or the District.

EMPLOYEE NAME: _____

The follow individual(s) may potentially present a conflict of interest and therefore I will refrain from processing any transaction related to his/her financial aid eligibility:

Last Name: _____ First Name: _____

Relationship: _____

Last Name: _____ First Name: _____

Relationship: _____

(attach additional sheet if necessary)

Employee Signature: _____ Date: _____

Financial Aid Officer Signature: _____ Date: _____

VP of Business Services Signature: _____ Date: _____

APPENDIX D

CONSORTIUM AGREEMENT



Financial Aid Consortium Agreement

Data Elements For Moorpark College, Oxnard College, and Ventura College

This consortium agreement is entered into by Moorpark College, Oxnard College, and Ventura College, all colleges of the Ventura County Community College District, this 8th day of May 2012.

This agreement pertains to elements related to student Financial Aid operations at Moorpark College, Oxnard College, and Ventura College, as defined by Section 668.19. Student Aid General Provisions, and is considered in effect beginning June 1st, 2012, until otherwise cancelled.

Institutional Enrollment Definition

The student is considered enrolled in the Ventura County Community College District. The application for admission determines the primary college choice. At the time of the receipt of the Free Application for Federal Student Aid (FAFSA), the Financial Aid office may reassign the primary college as needed. The school that will grant the degree or certificate will be the same as the primary college.

Cost

Enrollment fees for Moorpark College, Oxnard College, and Ventura College for each academic year are identical and are subject to change based on legislative actions. Program and campus-based fees are the same at the three colleges, with some exceptions, and subject to change based on institutional actions. Fees will be reviewed on an annual basis.

Enrollment Fee	\$46.00 per unit
Health Fee	\$19.00 per student flat fee (\$16 in summer session)
Non-resident Fee	\$176.00 per unit, Summer 2012
Non-resident Fee	\$250.00 per unit, beginning Fall 2012
Non-resident Outlay Fee	\$14.00 per unit

Remote Registration Fee	\$2.00 per semester
Student Center Fee	\$1.00 per unit, not to exceed \$10 per academic year

Student Enrollment Status

The enrollment status of the Moorpark College, Oxnard College, and Ventura College student(s) will be the sum total of all units in which the student(s) enrolls at all colleges.

Award Calculation

Students enrolled at Moorpark College, Oxnard College, and Ventura College have the right to enroll in classes at any of the colleges in the Ventura County Community College District. The calculation of the award for a Moorpark College, Oxnard College, and/or Ventura College student is based on the cost of attendance minus the expected family contribution (EFC). Award packages may vary based on availability of funds and program participation.

Revised May, 2012

Created April, 1991

Aid Eligibility and Disbursement

Eligibility for aid and disbursement of aid will be based on the assignment of primary college at the time of the award and will remain the same for the duration of the academic year. The assignment of primary college may be changed on a case-by-case basis at the end of term.

Financial aid funds will be disbursed to students who are in compliance with the District's Satisfactory Academic Progress guidelines.

Record Keeping

Student financial aid records are to be retained in the Financial Aid office of record, including the procedures for calculating awards, monitoring satisfactory progress and student eligibility for aid, and returning funds in the event the student withdraws. The office of record is determined by the student's primary college.

Adherence to Title IV Regulations

Moorpark College, Oxnard College, and Ventura College will ensure compliance with all Title IV financial aid regulation

X Pam Eddinger 5/8/2012
Pam Eddinger, President, Moorpark College Date

X Richard Duran 5/8/12
Richard Duran, President, Oxnard College Date

X Robin Calote 5-8-12
Robin Calote, President, Ventura College Date

STUDENT CONSENT TO RELEASE INFORMATION FORM

Click here for the [Student Consent to Release Information Form](#) in-Adobe Acrobat Sign format.

APPENDIX F

VENTURA COUNTY COMMUNITY COLLEGE DISTRICT 2024-2025 Cost of Attendance

With Parents, No Dependents

Aid Year: 2425 Award Year 2024-2025 Group Code: WPAREN With Parents No Dependents

Type Code: PELL Pell Based Aid Period: FA/SPR Fall-Spring Semesters Percent of Full Year: 100

▼ BUDGET COMPONENT

 Default Prorated Amounts  Add Default Components



Code *	Description	Amount *	Adjustment Percent
B+S	Books/Course Mat./Supp/Equip	1,062.00	
FEES	Tuition and Fees	1,354.00	
MISC	Misc. Personal Expenses	4,059.00	
R+B	Food and Housing	11,493.00	
TRAN	Transportation	1,791.00	
	Total	19,759.00	

Off Campus

Aid Year: 2425 Award Year 2024-2025 Group Code: OFFCMP Off Campus

Type Code: PELL Pell Based Aid Period: FA/SPR Fall-Spring Semesters Percent of Full Year: 100

▼ BUDGET COMPONENT

 Default Prorated Amounts  Add Default Components

Code *	Description	Amount *	Adjustment Percent
B+S	Books/Course Mat./Supp/Equip	1,062.00	
FEES	Tuition and Fees	1,354.00	
MISC	Misc. Personal Expenses	4,968.00	
R+B	Food and Housing	22,086.00	
TRAN	Transportation	1,962.00	
	Total	31,432.00	

Non-Resident at Home

Aid Year: 2425 Award Year 2024-2025 Group Code: NRW P Non Resident At Home

Type Code: PELL Pell Based Aid Period: FA/SPR Fall-Spring Semesters Percent of Full Year: 100

▼ BUDGET COMPONENT			
<div><div> Default Prorated Amounts</div><div> Add Default Components</div></div>			
Code *	Description	Amount *	Adjustment Percent
B+S	Books/Course Mat./Supp/Equip	1,062.00	
FEES	Tuition and Fees	1,354.00	
MISC	Misc. Personal Expenses	4,059.00	
O/S	Non-Resident/Cap Outlay Fees	11,536.00	
R+B	Food and Housing	11,493.00	
TRAN	Transportation	1,791.00	
	Total	31,295.00	

Non-Resident Off-Campus

Aid Year: 2425 Award Year 2024-2025 Group Code: NROFF Non Resident Off Campus

Type Code: PELL Pell Based Aid Period: FA/SPR Fall-Spring Semesters Percent of Full Year: 100

▼ BUDGET COMPONENT			
<div><div> Default Prorated Amounts</div><div> Add Default Components</div></div>			
Code *	Description	Amount *	Adjustment Percent
B+S	Books/Course Mat./Supp/Equip	1,062.00	
FEES	Tuition and Fees	1,354.00	
MISC	Misc. Personal Expenses	4,968.00	
O/S	Non-Resident/Cap Outlay Fees	11,536.00	
R+B	Food and Housing	22,086.00	
TRAN	Transportation	1,962.00	
	Total	42,968.00	

VENTURA COUNTY COMMUNITY COLLEGE DISTRICT

STUDENT EXPENSE BUDGETS 2024-2025

	Less Than Half Time		Equal to or Greater Than Half Time	
BASIC EXPENSES	With Parents W/O Dependents	Away from home Off- Campus	With Parents W/O Dependents	All Others
Living Expenses				
Food & Housing	\$ 0	\$ 0	\$ 11,493	\$ 22,086
Personal Expenses	\$ 0	\$ 0	\$ 4,059	\$ 4,968
Sub Total	\$ 0	\$ 0	\$ 15,552	\$ 27,054
Educational Expenses				
Tuition & Fees	\$ 1,354	\$ 1,354	\$ 1,354	\$ 1,354
Books/Course Materials, Supplies/Equipment	\$ 1,062	\$ 1,062	\$ 1,062	\$ 938
Sub Total	\$ 2,416	\$ 2,416	\$ 2,416	\$ 2,416
Transportation	\$ 1,791	\$ 1,962	\$ 1,791	\$ 1,962
Total	\$ 4,207	\$ 4,378	\$ 19,759	\$ 31,432

ADDITIONAL EXPENSES		
Non-resident Tuition	\$397 per unit	14-unit average
Non-resident Capital Outlay Fee	\$15 per unit	14-unit average
Dental Hygiene Program (Oxnard)	\$8,000 1 st Year of Program	\$3,000 2 nd Year of Program
Nursing Program (Moorpark)	\$1,202 1 st Year of Program	\$720 2 nd Year of Program
Rad Tech Program (Moorpark)	\$650 1 st Year of Program	\$600 2 nd Year of Program
Childcare and/or Dependent Care	Reasonable allowance with adequate documentation Reasonable allowance for costs not covered by other agencies or services	
Computer Allowance		
Books/Supplies/Equipment		
Disability Related Expenses		

APPENDIX G

VENTURA COUNTY COMMUNITY COLLEGE DISTRICT 2024-2025 Disbursement Schedule

SUMMER 2024	
First Day of Summer Semester	Varies
1 st Grant Disbursement	06/05/2024
30-Day Loan Delay	Varies
50% Point of Semester	Varies
2 nd Summer Only Loan Disbursement	Varies
60% Point of Semester	Varies
FALL 2024	
First Day of Fall Semester	08/12/2024
1 st Grant Disbursement	08/13/2024
2 nd Grant Disbursement	09/06/2024
Freeze Date	09/03/2024
30-Day Loan Delay	09/11/2024
50% Point of Semester	10/12/2024
2 nd Fall Only Loan Disbursement	10/07/2024
60% Point of Semester	10/25/2024
30-Day R2 Deadline for F/W Calculation	01/12/2025
45-Day R2 Deadline for F/W Calculation	01/28/2025
SPRING 2025	
First Day of Spring Semester	01/13/2025
1 st Grant Disbursement	01/14/2025
2 nd Grant Disbursement	02/07/2025
Freeze Date	02/03/2025
30-Day Loan Delay	02/12/2025
50% Point of Semester	03/15/2025
2 nd Spring Only Loan Disbursement	03/10/2025
60% Point of Semester	04/04/2025
30-Day R2 Deadline for F/W Calculation	06/24/2025
45-Day R2 Deadline for F/W Calculation	07/10/2025
SUMMER 2025	
First Day of Summer Semester	Varies
1 st Grant Disbursement	06/06/2025
30-Day Loan Delay	Varies
50% Point of Semester	Varies
2 nd Summer Only Loan Disbursement	Varies
60% Point of Semester	Varies

VCCCD FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

FERPA (20 U.S.C. § 1232g; 34 CFR Part 99) is a federal law safeguarding the confidentiality of student education records. It applies to all educational institutions that receive funding from the U.S. Department of Education.

Rights of Parents and Eligible Students:

- **Access to Records:** Parents and eligible students (students 18 years old or attending post-secondary education) have the right to inspect and review the student's education records held by the school. Copies may be requested, with schools able to charge a fee if providing copies is the only viable option due to distance.
- **Amendment of Records:** Parents or eligible students may request corrections to records they deem inaccurate. If the school denies the request, a formal hearing can be requested. If the school still refuses to amend, the parent or eligible student can place a statement in the record contesting the information.
- **Disclosure of Records:** Generally, schools must obtain written consent from the parent or eligible student to disclose education records. However, disclosure without consent is permitted in specific circumstances outlined by FERPA, including to school officials with legitimate educational interests, for audit or evaluation purposes, in cases of health or safety emergencies, and to comply with legal requirements like subpoenas.
- **Directory Information:** Schools may disclose certain directory information (e.g., name, address, dates of attendance) without consent unless the parent or eligible student requests otherwise.

Notification and Consent:

- **Annual Notification:** Schools must annually notify parents and eligible students of their rights under the FERPA. This notification can be delivered through various means such as letters, handbooks, or articles.
- **Student Consent:** If a student wishes to authorize the release of financial aid information to a third party, they must complete a Student Consent Release Information Form. This form specifies the period of authorization and requires a valid form of identification (e.g., driver's license, passport).

Procedure for Releasing Information:

- **Phone Inquiries:** Students must provide their Student ID Number, full name, and two additional identifying pieces of information before any information is disclosed over the phone. Social Security numbers are not requested or disclosed.
- **In-Person Inquiries:** To obtain information in person, students must present a valid photo ID and their Student ID Number.
- **Third-Party Requests:** Financial Aid staff will verify the authorization of third-party callers before disclosing any information. Social Security numbers are not requested or disclosed in

such cases

APPENDIX I

FISAP REPORT

Public Burden Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0030. Public reporting burden for this collection of information is estimated to average 24 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Responding to this collection is mandatory in accordance with 34 CFR 674.19 (Federal Perkins Loan), 34 CFR 675.19 (Federal Work-Study), and 34 CFR 676.19 and 20 U.S.C. 1094 (Federal Supplemental Educational Opportunity Grant). If you have comments or concerns regarding the status of your individual submission of this form, please contact the FSA Partner and School Relations Center directly at 800-848-0978 or email CODSupport@ed.gov.

Fiscal Operations Report and Application to Participate (FISAP)

Report: Award Year July 1, 2023 through June 30, 2024; Application: Award Year July 1, 2025 through June 30, 2026

Part I. Identifying Information, Certification and Warning

Section A. Identifying Information

1(a). Name and address of school

Ventura College
4667 Telegraph Road
Ventura CA 930033872

1(b). Mailing address (if different from 1(a))

2. OPEID Number 00133400

3. Type of school (select one)

- ☒ 3.1 public
☐ 3.2 private/non-profit
☐ 3.3 proprietary

(Select one if proprietary)

- ☐ (a) art
☐ (b) business
☐ (c) cosmetology
☐ (d) trade and technical
☐ (e) other

4. Length/type of longest program (select one)

- ☐ 4.1 less than 1 year
☐ 4.2 1 year but less than 2 years
☒ 4.3 2 years but less than 3 years
☐ 4.4 3 years but less than 4 years
☐ 4.5 4 years (no higher than a baccalaureate degree)
☐ 4.6 5 years or more
☐ 4.7 post-baccalaureate only

5. Additional Institutions

If the data reported on this form applies to more than one eligible institution you must identify all institutions for which this form is applicable. The OPEID and individual amount(s) of 2023-24 FSEOG and FWS authorizations allocated to each institution must be provided. **See instructions**

This FISAP includes data for more than one eligible institution.

☐ yes ☒ no

If yes, list the following for each eligible institution (not all institutions may show here; see instructions for how to obtain a complete list):
OPEID _____ 2023-24 FSEOG \$ _____ 2023-24 FWS \$ _____

6. Financial Aid Administrator

Name Emily Day Telephone No. (805) 652-5547
Email address Eday@vcccd.edu Fax No. (805) 652-7700

7. Name and address of private financial aid consultant firm, if any

Name _____
Address 1 _____
Address 2 _____
City _____ State _____ Zip _____

Section B. Certification and Warning

Name of School Ventura College
OPEID Number 00133400 State CA

Applicants must review the requirements for certification regarding lobbying included in the regulations cited below before completing this form. Applicants must sign this form to comply with the certification requirements under 34 CFR Part 82, "New Restrictions on Lobbying." This certification is a material representation of fact upon which the Department of Education relies when it makes a grant or enters into a cooperative agreement.

As required by Section 1352, Title 31 of the U.S. Code, and implemented at 34 CFR Part 82, for persons entering into a Federal contract, grant or cooperative agreement over \$100,000, as defined at 34 CFR Part 82, Sections 82.105 and 82.110, the applicant certifies that:

(a) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the making of any Federal grant, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal grant or cooperative agreement;

(b) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal grant or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

(c) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subgrants and contracts under grants and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

As the duly authorized representative of the applicant, I hereby certify that the applicant will comply with the above certification. I further certify that the information contained in this electronic FISAP is in compliance with governing legislation and regulations and is true and accurate. I understand that all information associated with this FISAP is subject to audit and program review by representatives of the Secretary of Education.

WARNING: If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

8. Chief Executive Officer (includes President, Chancellor and Director)
Important: ONLY the school's CEO is authorized to sign the FISAP.

Signature		Date signed	<u>09-24-24</u>
Name	<u>Kimberly Hoffmans</u> <u>Claudia Lourido-Habib</u>	Telephone No.	<u>(805) 289-6112</u>
Title	<u>CHIEF EXEC OFFICER</u>	Fax No.	<u>(805) 289-6466</u>
E-mail address	<u>khoffmans@vcccd.edu</u> <u>clourido@vcccd.edu</u>		

The CEO must provide an original signature on the printed form that must be mailed or hand delivered by the October 1, 2024 deadline date.

Standard Mail:
U.S. Department of Education
P.O. Box 1130
Fairfax, VA 22038

Overnight Mail/Courier:
U.S. Department of Education
4050 Legato Road #1100
Fairfax, VA 22033

GRAMM-LEACH-BLILEY ACT

Please review the following elements related to the Gramm-Leach-Bliley Act and provide responses and support, when needed, for each response.

- **Element 1:** Designates a qualified individual responsible for overseeing and implementing the institutions or servicer's information security program and enforcing the information security program (16 C.F.R. 314.4(a)).

VCCCD has identified the Director of Network Infrastructure and Security as the qualified individual responsible for overseeing the institution's information security program and enforcing the information security program.

- **Element 2:** Provides for the information security program to be based on a risk assessment that identifies reasonably foreseeable internal and external risks to the security, confidentiality, and integrity of customer information (as the term customer information applies to the institution or servicer) that could result in the unauthorized disclosure, misuse, alteration, destruction, or other compromise of such information, and assesses the sufficiency of any safeguards in place to control these risks (16 C.F.R. 314.4(b)).

VCCCD recognizes that there are both internal and external risks to the organization's data and information systems. Risks to VCCCD customer information include, but are not limited to:

- Unauthorized access to customer information
- Compromised system security due to system access by an unauthorized person
- Interception of customer information during transmission
- Loss of data integrity
- Physical loss of customer information in a disaster
- Errors introduced into the system
- Corruption of data or systems
- Unauthorized requests for customer information
- Unauthorized access to hard copy files or reports holding customer information
- Unauthorized transfer or release of customer information by third parties contracted by VCCCD
- Unauthorized disposal of customer information
- Unsecured disposal of customer information

VCCCD protects the confidentiality, integrity, and availability of its information systems while balancing the needs of teaching and learning.

VCCCD conducts regular data security reviews and audits of VCCCD's information systems. VCCCD provides security awareness training to staff to help mitigate risk and prevent unauthorized access and unauthorized transfer of information.

Access to VCCCD's financial related information systems is provided on an as needed basis with the principle of least privilege applied. Access is requested by the user supervisor and granted through a defined approved process.

Access to the forms that have student financial information is approved by the Financial Aid officer with the principle of least privilege applied. Access to forms holding student information is approved by the College Registrars with the least privilege applied.

As technology changes over time, the possibility of new risks may arise, and VCCCD will adjust to mitigate those risks.

- **Element 3:** Provides for the design and implementation of safeguards to control the risks the institution or servicer identifies through its risk assessment (16 C.F.R. 314.4(c)). At a minimum, the written information security program must address the implementation of the minimum safeguards identified in 16 C.F.R. 314.4(c)(1) through (8).

VCCCD has implemented and periodically reviews access controls to authenticate authorized users and limit users' access only to customer information needed to perform their duties.

VCCCD protects customer information held or transmitted by the designated units in transit over external networks and at rest. These methods and protections are reviewed multiple times per year to ensure best practices are followed.

The VCCCD IT department is responsible for implementing procedures and controls to monitor and log the activity of authorized users and detect unauthorized access.

Multi-factor Authentication (MFA) is required for any employee and any student to access information systems managed by VCCCD's IT department from offsite.

The Associate Vice Chancellor of Information Technology and designated employees are responsible for implementing procedures for secure disposal of equipment that holds any customer information.

- **Element 4:** Provides for the institution or servicer to regularly test or otherwise monitor the effectiveness of the safeguards it has implemented (16 C.F.R. 314.4(d)).

VCCCD identifies information security weaknesses daily via host-based vulnerability identification agents (Microsoft Defender, Trend Micro XDR), and monthly via internal and external vulnerability scanners (Tenable Core, AWS Inspector).

VCCCD has begun conducting external penetration testing every three years. VCCCD completed a penetration test with Torchlight in 2024 and has scheduled a test with Mandiant in 2025. End-of-life systems are tracked and reported semi-annually via "C1risk" platform to California Community College's Chancellors Office.

Results of tabletop exercises as well as external and internal testing are documented and added to internal workflows for remediation and development of additional controls via Atlassian Jira.

- Attachment 1: Penetration Testing and Assessment Standard

- **Element 5:** Provides for the implementation of policies and procedures to ensure personnel can enact the information security program (16 C.F.R. 314.4(e)).

VCCCD has adopted information security administrative and board policies which support the enactment and enforcement of policies and standard operating procedures required to implement an information security program.

- BP 3721 Information Security Standard - <http://go.boarddocs.com/ca/vcccd/Board.nsf/goto?open&id=BK2PSB65FEF3>
- AP 3721 Information Security Standard - <http://go.boarddocs.com/ca/vcccd/Board.nsf/goto?open&id=BK2N665E5AED>

- **Element 6:** Addresses how the institution or servicer will oversee its information system service providers (16 C.F.R. 314.4(f)).

-

VCCCD has drafted Administrative and Board policies for Information Technology Procurement being reviewed by the Administrative Technology Advisory Committee (ATAC).

The Vendor Management Standard Operating Procedure outlines the information security and service level agreement requirements for third parties and service providers.

- **Attachment 2: Vendor and Third-Party Risk-Management Standard**

- **Element 7:** Provides for the evaluation and adjustment of its information security program in light of the results of the required testing and monitoring; any material changes to its operations or business arrangements; the results of the required risk assessments; or any other circumstances that it knows or has reason to know may have a material impact the information security program (16 C.F.R. 314.4(g)).

System changes and new safeguards are reviewed and approved by the Change Advisory Board, with Verification and Validation steps outlined and performed to confirm effectiveness of additional controls and risk mitigation.

- **Attachment 3: Change Management SOP v1.2.docx**
- **Attachment 4: CAB_Security_Verification.png**

Commitment to adjust information security program and associated controls based on testing and monitoring is addressed in Attachment 1: Penetration Testing and Assessment Standard.

APPENDIX K
HOURLY STUDENT PAY STRUCTURE

Category	Requirements	Examples	Step	Compensation		
Student Assistant	Little skill required. Little initial experience required. Limited prior knowledge in the field. Immediate supervision required.	Clerical Door control/ushering Equipment control	1			\$16.50
Student Specialist I	Moderate to high degree of skill required. Prior experience required. General supervision required.	Stage crafts Tutor Science/technology lab support Peer advising Police Cadets Information Technology support Child care Maintenance Clerical Lab support Cashiering	1			\$17.33
Student Specialist II	Advanced tutoring skills, including group facilitation or Course embedded tutoring (with advanced knowledge of subject matter). General supervision required. Course embedded tutoring (with advanced knowledge of subject matter). General supervision required.	Advanced tutor Course embedded tutor	1			\$18.19

ELIGIBILITY

Student workers must be enrolled full-time (a minimum of 12 semester units or equivalent quarter units) at any educational institution during the semester in which they are employed, unless the student is an eligible participant in the Federal Work Study or CalWORKs programs. Students eligible for services under the Disabled Student Programs and Services (DSP&S) program will be considered to be in full-time status if enrolled in the minimum number of units as determined appropriate by DSP&S. Student workers employed during the summer must have been enrolled full-time during the previous spring semester or be enrolled full-time for the upcoming fall semester. When hiring student workers, preference shall be given to student applicants up to 26 years of age who are, or have been, dependent children in foster care.

ALLOWABLE HOURS PER WEEK

Student workers are limited to working 20 hours per week while classes are in session and 35 hours per week during the summer and when classes are not in session (i.e., winter and spring breaks). Students participating in federal, or state work-study/work experience programs may work up to 35 hours per week as dictated by the program. Student workers cannot work simultaneously within the district in any other capacity.

See [Administrative Procedure 7270](#).

HOURLY STUDENT PAY SCHEDULE

DEADLINE FOR ON-LINE TIME SHEETS: Time sheets must be approved no later than the end of the workday following the end of the pay period (unless otherwise notified). If a time sheet is not submitted on time, a paper time sheet will need to be completed for back pay and will be paid on the pay date following the end of the pay period during which it is submitted.

PAY PERIODS: Pay periods are always the 1st – 15th and the 16th – 31st (or last day of the month). A time sheet is required for each pay period during which a student works.

PAY DATES: Pay dates are scheduled for the 10th and 25th of each month. If either date falls on a weekend or holiday, the pay date will be moved to the nearest preceding day of business.

TIME SHEET APPROVAL

PAY PERIOD BY *PAY DATE

1st – 15th →	16th →	25th
16th - 31st →	1st →	10th

APPENDIX L

INSTRUCTIONAL CALENDARS

Ventura County Community College District 2024-2025 Instructional Calendar

SUMMER 2024

Moorpark College:

May 20: 4-Week, 6-Week, and 11-Week Sessions
June 10: 4-Week and 8-Week Sessions

June 17: 4-Week Session
July 8: 4-Week Session

Oxnard College:

May 20: 4-Week, 6-Week, and 11-Week Sessions
June 10: 8-Week Sessions
June 17: 4-Week, 5-Week and 6-Week Sessions
June 24: 6-Week Session
July 8: 4-Week Session

Ventura College:

May 20: 4-Week and 6-Week Sessions
June 10: 4-Week and 8-Week Sessions
June 17: 4-Week and 6-Week Sessions
July 8: 4-Week Session

SUMMER 2024

	S	M	T	W	Th	F	S
May	12	13	14	15	16	17	18
	19	20	21	22	23	24	25
	26	27	28	29	30	31	
Jun.							1
	2	3	4	5	6	7	8
	9	10	11	12	13	14	15
	16	17	18	19	20	21	22
	23	24	25	26	27	28	29
Jul.	30						
		1	2	3	4	5	6
	7	8	9	10	11	12	13
	14	15	16	17	18	19	20
	21	22	23	24	25	26	27
Aug.	28	29	30	31			
					1	2	3
	4	5	6	7	8	9	10

	Saturday Classes	Summer 2024	Fall 2024	Spring 2025
	Possible Instructional Days	10	15	15
	First Day of Instruction	5/18	8/17	1/11
	No Instruction	5/27, 6/19, 7/4	8/10, 10/5, 11/30	2/15, 3/29, 4/19
	Last Instruction Day/Final Exam	8/3	12/13	5/23
	Summer Holidays	5/27, 6/19, 7/4		

	SEMESTER	FALL SEMESTER 2024: 88 DAYS	SPRING SEMESTER 2025: 87 DAYS
	Self-Assigned Flex Days	8/8, 10/10, 10/11	1/10, 2/13, 4/18
	Mandatory Flex Days	8/9	none
	Instructional Days (includes final exam days)	84	84
	First Day of Instruction for Full Semester Classes	8/12	1/13
	Holidays	9/2, 11/11, 11/28-11/29	1/20, 2/14, 2/17, 3/31
	Spring Break		3/24-3/28
	Final Exam Week	12/9-12/13	5/19-5/23
	Last Day of Semester	12/13	5/23

FALL 2024

Aug. 2024						
S	M	T	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
Sept. 2024						
S	M	T	W	Th	F	S
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8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					
Oct. 2024						
S	M	T	W	Th	F	S
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				
Nov. 2024						
S	M	T	W	Th	F	S
1	2	3	4	5	6	7
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				
Dec. 2024						
S	M	T	W	Th	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

SPRING 2025

Jan. 2025						
S	M	T	W	Th	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				
Feb. 2025						
S	M	T	W	Th	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				
Mar. 2025						
S	M	T	W	Th	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				
Apr. 2025						
S	M	T	W	Th	F	S
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				
May 2025						
S	M	T	W	Th	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

TENTATIVE AGREEMENT TO INSTRUCTIONAL CALENDAR 2024-2025

For Federation: Nathan Cole Date: 1/31/24
Nathan Cole, Acting Co-Chief Negotiator
For District: Laura Barroso Date: 2/1/24
Laura Barroso, Vice Chancellor of Human Resources

SUMMER 2025

Moorpark College:

May 26: 4-Week, 6-Week, and 10-Week Sessions

June 9: 4-Week and 8-Week Sessions

June 16: 4-Week Session

July 7: 4-Week Session

Oxnard College:

May 26: 4 week, 6 weeks, and 10 week Sessions

June 9: 8 week Sessions

June 16: 4 Week, 5, Week and 6 week Sessions

June 23: 6-Week Session

July 7: 4-Week Session

Ventura College:

May 26: 4-Week and 6-Week Sessions

June 9: 4-Week and 8 Week Sessions

June 16: 4 Week and 6 Week Sessions

July 7: 4-Week Session

	S	M	T	W	Th	F	S
May							17
	18	19	20	21	22	23	24
	25	26	27	28	29	30	31
Jun.	1	2	3	4	5	6	7
	8	9	10	11	12	13	14
	15	16	17	18	19	20	21
	22	23	24	25	26	27	28
	29	30					
Jul.			1	2	3	4	5
	6	7	8	9	10	11	12
	13	14	15	16	17	18	19
	20	21	22	23	24	25	26
	27	28	29	30	31		
Aug.						1	2
	3	4	5	6	7	8	9

	SATURDAY CLASSES	SUMMER	FALL '25	SPRING '26
	Instructional Days	8	17	17
	First Day of Instruction	5/31	8/9	1/10
	No Instruction	7/5	11/29	2/14, 4/4
	Last Instruction Day/Final Exam	8/2	12/6	5/16
	Summer Holidays	5/26, 7/4		

	SEMESTER	FALL: 88 Days	SPRING: 87 Days
	Instructional Days (Includes Finals)	84	84
	First day of Instruction	8/11	1/12
	Holidays	9/1, 11/11, 11/27, 11/28	1/19, 2/13, 2/16, 3/30
	Spring Break	3/30-4/3	3/27-4/3
	Final Exam Week	12/5-12/11	5/15-5/21
	Last Day of Semester	12/11	5/21
	Self Assigned Flex Days	8/6, 8/7, 10/8	1/9, 2/3, 3/12
	Mandatory Flex Days	8/8	none

Aug. 2025						
S	M	T	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Nov. 2025						
S	M	T	W	Th	F	S
						1
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16	17	18	19	20	21	22
23	24	25	26	27	28	29

Jan. 2026						
S	M	T	W	Th	F	S
28	29	30	1	2	3	
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Apr-26						
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Sept. 2025						
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31	1	2	3	4	5	6
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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Dec. 2025						
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14	15	16	17	18	19	20
21	22	23	24	25	26	27

Feb. 2026						
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15	16	17	18	19	20	21
22	23	24	25	26	27	28

May 2026						
S	M	T	W	Th	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Oct. 2025						
S	M	T	W	Th	F	S
			1	2	3	4
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Mar-26						
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8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

TENTATIVE AGREEMENT TO ACADEMIC CALENDAR 2025-2026

For Federation: **Nathan Cole** Digitally signed by Nathan Cole
Date: 2024.11.01 09:24:49 -0700 Date: 11/1/24

For District: **Laura Barroso** Digitally signed by Laura Barroso
Date: 2024.11.05 09:25:04 -0800 Date: 11/5/24

Laura Barroso, Vice Chancellor of Human Resources

VENTURA COUNTY COMMUNITY COLLEGE DISTRICT

SATISFACTORY ACADEMIC PROGRESS STANDARDS

Federal regulations require Ventura County Community College District (VCCCD) Financial Aid Offices to establish, publish, and apply Satisfactory Academic Progress (SAP) for all financial aid recipients. SAP standards apply for all federal, state, and institutional grants, loans, and work-study. All financial aid recipients are responsible for understanding the terms and conditions of the VCCCD Satisfactory Academic Progress Policy to maintain aid eligibility. In addition to meeting SAP standards, a student will be eligible for financial aid **ONLY** if the records show that they are enrolled in an eligible goal and program of study.

Evaluation

SAP will be evaluated after each term. Calculation includes the cumulative number of units completed/transferred to VCCCD divided by the cumulative number of units attempted and/or transferred to VCCCD. Once the calculation is performed, the student's SAP status will be posted on the student's MyVCCCD portal. External Transcript Evaluation Request: Students who have completed coursework at another regionally accredited college or university can request an official evaluation of transcript(s) to see how the coursework applies to the current academic goal. Transferable degree applicable units count toward Pace and Maximum Time Frame calculations. It is the student's responsibility to request a transfer coursework evaluation when updating the program of study (major). Once transcripts are received and evaluated, they will be included in the following term's SAP calculation.

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.

*Standard rounding rules apply when calculating a student's quantitative measurement.

Grades

When calculating the above standards, 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), EW (Excused 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.

** EW grades issued as a result of COVID-19 will not affect a student's SAP standing. Section 3509 of the CARES Act allows institutions to include the quantitative component (pace measurement) of SAP- attempted credits a student was unable to complete as a result of the COVID-19 national emergency.

Financial Aid Eligible Status

When a student achieves Financial Aid Eligible status, it means they have successfully met all the criteria outlined in the SAP policy and are deemed eligible to receive financial aid. This status is often called Satisfactory status, indicating that the student is meeting the necessary academic standards to maintain

their financial aid eligibility.

Financial Aid Warning

When a student does not achieve a minimum 2.00 cumulative GPA or better and the pace is not equal to or higher than 67%* the student will be placed on financial aid Warning. A student is eligible for financial aid during the Warning term and does not have to appeal. At the end of the Warning term, a student must have a cumulative grade point average (GPA) of 2.00 and must also have completed a minimum of 67%* of all attempted units.

Loss of Financial Aid Eligibility

A student becomes ineligible for all federal and state aid if the SAP calculation shows the student does not meet the required GPA, is not keeping the required pace, has exceeded the permitted maximum timeframe, or has not met the terms of Financial Aid Probation or Academic Plan, when their appeal has been denied. During this term, financial aid is not available.

Financial Aid Probation

During the Financial Aid Probation term, a student must complete 67% of all attempted units with a term GPA of 2.00 or better and must be following the approved Academic Plan. Students who do not meet these requirements will experience a Loss of Financial Aid Eligibility.

Academic Plan

An Academic Plan outlines the requirements that a student must adhere to remain eligible for financial aid. The Academic Plan will ensure that the student can meet the institution's SAP standards by a specific time or instead takes them to successful program completion. Students must appeal to change the Academic Plan.

Regaining Eligibility

If a student's financial aid eligibility has been affected, they can submit an appeal to restore it. Another choice is to pay for their education independently and meet the academic progress standards outlined in the charts above to regain eligibility for future terms. Students who have exceeded the maximum timeframe for aid must submit an appeal to regain financial aid eligibility.

Program of Study/Major

Students must be enrolled in an eligible academic program of study (major) offered by the Primary College, which is the school granting the degree or certificate. Eligible programs include associate degrees (AA or AS), most Transfer Programs, Certificates of Achievement requiring at least 16 units, and bachelor's (BA or BS) degrees offered by VCCCD.

Admission to Special Programs

Admission to any bachelor's degree program or special programs requiring a separate admissions application is contingent upon specific requirements. For details about the application process, it is best to reach out to the individual program directly. Only students confirmed by the department will be considered for eligibility in the program.

Enrollment

Before each disbursement of financial aid, the student's enrollment will be verified to ensure eligibility for continued support.

Maximum Timeframe

Students must complete an educational goal within 150% of the program's length. All coursework 2

appearing on the VCCCD academic transcript will count toward the maximum timeframe.

Educational Goal	Units Required to Complete Goal***	Maximum Attempted Units (150%) ***
BA/BS	120 units	180 units
AA/AS	60 units	90 units
Transfer	60 units	90 units
Certificate of Achievement	***	***

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

Comprehensive Student Educational Plan (SEP)

A student who has lost financial aid eligibility or exceeded the maximum timeframe must meet with an academic counselor to develop a comprehensive Student Educational Plan (SEP) for an eligible program of study. The SEP must ensure that a student meets SAP standards by a specified point in time or successful program completion. is des

Remedial and English as a Second Language (ESL) Courses

Students may be eligible to receive financial aid for remedial and ESL coursework if these courses are prerequisites for entry into a regular college program. These units are considered the same as credit courses for tuition and full-time academic standing. Credits for remedial and ESL coursework are included in the qualitative calculation (2.00 minimum cumulative grade point average) and quantitative/pace calculation (67% minimum course completion rate) but do not count towards maximum timeframe. For a comprehensive list of remedial and ESL classes, students can refer to the college's catalog.

Repeated Coursework

Courses that a student previously passed can only be repeated once in the student's enrollment status to count for federal and state financial aid eligibility. After the second time the course is taken and a passing grade is earned, the credit hours for the repeated course will be excluded from financial aid enrollment.

Appeal Process

Students who do not meet SAP standards may submit an appeal to reinstate eligibility by completing the Satisfactory Academic Progress (SAP) Appeal form. This form allows students to provide more information or circumstances that may affect their academic progress. It is important to follow the guidelines and instructions outlined in the form to increase the chances of a successful appeal. If you need any help with the SAP appeal process, feel free to ask for help.

- The SAP Appeal form can be obtained through the student portal at MyVCCCD.edu or at the financial aid office
- To obtain the SAP Appeal online, under Tools click on Financial Aid and then click on Financial Aid Dashboard.
- Create an Online Financial Aid Account (needed only once)
- In the SAP Appeal box, Click SAP Appeal and fill out the web form for the correct term.
- When completing the Explanation of Circumstances section on the SAP Appeal form, make sure to answer all questions thoroughly and upload and provide any necessary supporting documentation. Examples of circumstances that you may include are illness, injury, change in academic major, exceeding the timeframe for completion, or any other unique hardships that have affected your

academic progress. While these are common examples, they are not the only mitigating circumstances that can be considered.

- When completing the Resolution of Circumstances section on the SAP Appeal form, it is important to include information on what has changed that will enable you to show satisfactory academic progress at the next SAP calculation. This could involve detailing any steps you have taken to address the obstacles that previously affected your academic performance. For instance, you may mention meeting with academic counselors for guidance, taking part in tutoring sessions to improve your understanding of course material, undergoing testing to assess your academic strengths and weaknesses, or even reducing your course load to better manage your academic responsibilities. By outlining the changes, you have made or the actions you have taken to overcome challenges, you can show your commitment to academic improvement and increase the chances of a successful appeal.

If the SAP appeal is not approved, a second-level appeal form is available.

Appeal Deadlines

SAP appeals must be received within the semester the student is requesting aid. Be sure to check the college website for specific deadlines related to SAP appeals.

THIRD PARTY SERVICER QUESTIONNAIRE AND REQUEST

UPDATE: The information housed in our document library is current and compliant with reporting requirements.

- **Student Account Data and Contract Monetary Consideration:**

This section is updated annually within 60 days following the close of the reporting period (July 1 – June 30). The next update, covering the period from **7/1/24 to 6/30/25**, will be completed by **late August 2025**.

- **Contract Information:**

The current agreement with BankMobile is active from **July 1, 2024, through June 30, 2029**. A copy of the **Master Services Agreement (MSA)** is attached to this appendix for easy reference and will also remain available in the document library until the contract's expiration.

- **Due Diligence Attestation:**

This attestation is required every two years. The most recent submission was completed in **2024** and is effective beginning **July 1, 2024**. The next attestation will be due in **2026**. A copy is posted in the document library for your records.

1. Please provide a listing of the third-party services or financial institutions utilized to make direct payments to students for each campus (ex. BankMobile, Nelnet, etc.).

BankMobile

2. Please provide the full contract with each of these servicers of financial institutions (including all attachments, appendices, affiliation agreements, addendums) along with any promotional material provided by the entity to the school and to students/parents. If not directly communicated, please also confirm whether the arrangement is Tier One or Tier Two.

We have a Tier 1 arrangement

3. Please provide the link to the college website where the contract is published. Please also provide evidence that the college provided the URL to the Dept of ED for publication in the Cash Management Contracts Database.

Dept of Ed- <https://studentaid.gov/data-center/school/cash-management-contracts>

College Webpage- <https://www.vcccd.edu/students/financial-aid-information/bankmobile-disbursements-refund-choices>

Contract- <https://www.vibeaccount.com/swc/doc/landing/7q72yefn7dgg6ajoik21>

4. Please provide the latest due diligence review. We will utilize this to determine that the College is performing such reviews at least every two years to ascertain whether the fees imposed under the arrangement are consistent with or below prevailing market rates

You can view our latest due diligence attestation under the Department of Education at the

following link: [Department of Education Due Diligence Attestation](#). Please note that the document will be updated with our 2024 attestation on July 1, 2024.

5. Does the school have a selection process under which a student chooses an option for receiving payments by EFT? Please provide a brief description.

Yes, students have several options for receiving their refunds:

- 1. Direct Deposit to Existing Account: Transfer funds to a student's existing bank account.**
- 2. Deposit to BankMobile Vibe Checking Account: Utilize BankMobile's Vibe checking account for direct deposit.**

If no preference is specified, a paper check will automatically be issued and mailed to the student.

<https://disbursements.bmtx.com/refundchoices/>

6. Please provide support showing that the District informed the student of the terms and conditions of the financial account and obtained the student's consent to open the financial account with the third-party servicer, if necessary. An example notification provided to the student will suffice.

Each student opting to open the optional Vibe account must first open and acknowledge their acceptance of both the Terms & Conditions and the Fee Schedule. They must review a document containing acknowledgment screenshots before proceeding with the account opening process. See below.

BankMobile Vibe Agreements and Disclosures


Before you can use BankMobile Vibe, please read and agree to these disclosures.

Review and accept the
Fee Schedule and Interest Rate Information

Review and accept the
Terms and Conditions and Related Disclosures
and Privacy Statement

Next

Fee Schedule


BankMobile Interest Bearing Checking Account

BankMobile Interest Bearing Checking Account Fee Schedule and Interest Rate Information

Overview of Fees for the Interest Bearing Checking Account


We offer an FDIC-insured checking account provided by Customers Bank. Although you're not required to open it, it's one of the options to receive your refunds electronically. If you choose this account, you can continue to use this account as your primary account after graduation.

If you believe that we have incorrectly charged you a fee, you may file a fee waiver claim by clicking [here](#), and we will review and respond accordingly.

Monthly Service Fee	Per purchase	ATM withdrawal	Cash reload	Overdraft
\$2.99 \$0 by having Qualifying Deposits totaling \$300.00 or more per statement cycle	\$0	\$0 in-network \$3.00 out-of-network	\$4.95 or less	\$0
Overdraft or insufficient funds fees Overdraft protection services are not provided.				\$0
ATM balance inquiry (in-network or out-of-network)				\$0
Customer service (automated or live agent)				\$0
Inactivity				\$0
2 other types of fees:				
Outgoing Wire Fee				\$25.00

Dismiss
I Accept

Terms and Conditions

 BankMobile Vine and Interest Bearing Checking and Savings Accounts

Revised May 3, 2023

Important User Information: Terms and Conditions and Related Disclosures

Savings Account Transfer Limit Suspended:
Effective April 27, 2020 and until further notice, the savings account transfer limit of six (6) occurrences per statement cycle as outlined in your Account Terms and Conditions and Related Disclosures will not be applicable. The Federal Reserve Board has amended Regulation D (Reserve Requirements of Depository Institutions) as a result of the COVID-19 pandemic, allowing depository institutions to ease access to savings funds for those in need. If and when the limits are reinstated, customers will be notified in accordance with regulatory requirements.

The terms and conditions set forth below contain important information regarding your BankMobile Account provided by Customers Bank, member FDIC and its service partners, including BM TX, Inc., a wholly owned subsidiary of BM Technologies, Inc. This information will also explain the products and services that you have requested and the rules that will apply to your use of these products and services.

Review this information carefully and print and retain a copy of these terms and conditions for your future reference.

Click on the link below to access important documents.

- [1. E-Sign Disclosure and Consent](#)
- [2. BM Technologies, Inc. Web Services User Agreement](#)
- [3. Account Terms and Conditions and Related Disclosures](#)
 - [Account Terms and Conditions](#)
 - [Fee Schedule](#)
 - [Funds Availability Disclosure](#)
 - [Electronic Fund Transfers Disclosure](#)
 - [BM Technologies, Inc. Privacy Statement and the Customers Bank Privacy Policy](#)
- [4. Online Bill Payment Terms and Conditions](#)
- [5. Important Information About Substitute Checks \(Check 21 Act\)](#)
- [6. EasyDeposit Mobile check capture Terms and Conditions](#)
- [7. Passport Terms and Conditions](#)

E-Sign Disclosure and Consent

This E-Sign Disclosure and Consent ("Disclosure") applies to all Account holders for those products and services offered through the BM

Dismiss

I Accept

TITLE IV AUTHORIZATIONS

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 Financial Aid Rights and Responsibilities.
- ☐ I accept and understand the Financial Aid Satisfactory Academic Progress Standards (SAP).
- ☐ I understand that 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

APPENDIX P

ANNUAL SECURITY REPORT

In compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, re-ferred to as the Clery Act, the Annual Security Report (ASR) is published by October 1st of each year by the VCCCD Police Department and contains three years of crime statistics for each campus, District policy statements, procedures for reporting crimes on campus, and crime prevention tips. The Clery Act specifically requires the reporting of violent crimes, burglaries, motor vehicle thefts, and hate crimes, as well as a summary of arrests and disciplinary referrals for liquor law, drug abuse, and weapons violations. Furthermore, incidents of sexual assault, domestic violence, dating violence, and stalking must also be reported as required by the Violence Against Women Act.

The VCCCD Police Department strives to promote a safe campus environment conducive to academic achievement, through the cooperation of students, faculty, and staff. With your help in reporting suspicious activity, crime, or incidents, we are confident we can achieve this goal. We encourage the prompt reporting of any incident that threatens the safety, health, or rights of the campus college community.

Link to 2024 Annual Security Report [VCCCD.edu/ASR](https://vcccd.edu/ASR)

Link to 2024 Daily Crime Log [Daily Crime Log](#)