

VENTURA COMMUNITY COLLEGE DISTRICT

2025-2026 Financial Aid Policy and Procedures Manual



Including:

- **Moorpark College**
- **Oxnard College**
- **Ventura College**

Ventura County Community College District (VCCCD)
2025-2026 Financial Aid Policy and Procedures Manual

Section 1 – Manual Introduction

Section 2 – Administrative Organization and Office Management

Section 3 – Financial Aid Programs

Section 4 – Student Consumer Information

Section 5 – Campus Safety and Security Disclosures

Section 6 – Financial Aid Applications, Forms, and Deadlines

Section 7 – Verification and Eligibility Determination

Section 8 – Cost of Attendance (COA)

Section 9 – Awarding and Packaging Financial Aid

Section 10 – Professional Judgment

Section 11 – Disbursement of Financial Aid

Section 12 – Satisfactory Academic Progress (SAP)

Section 13 – Return of Title IV Funds (R2T4)

Section 14 – Fraud Prevention, Information Security, and Program Integrity

Section 15 – Audits, Program Reviews, and Continuous Improvement

Appendices *(Published as a Separate Document)*

SECTION 1: MANUAL INTRODUCTION

1.1 INTRODUCTION TO THE FINANCIAL AID OFFICE

The Ventura County Community College District (VCCCD) Financial Aid Policies and Procedures Manual establishes the policies, procedures, and internal controls governing the administration of federal, state, institutional, and private financial aid programs at Moorpark College, Oxnard College, and Ventura College.

The purpose of this manual is to promote the consistent, equitable, accurate, and compliant administration of financial aid programs throughout the District while ensuring responsible stewardship of public funds and high-quality service to students. This manual serves as the primary operational reference for Financial Aid Office personnel and provides guidance for administering financial aid in accordance with applicable federal and state laws, regulations, District Board Policies (BP), Administrative Procedures (AP), and established best practices.

The Financial Aid Offices are committed to helping eligible students overcome financial barriers to higher education by providing timely, accurate, and student-centered financial aid services. Financial aid is administered with integrity, accountability, transparency, and respect for all students while maintaining full compliance with applicable regulatory requirements.

This manual shall be used in conjunction with applicable federal and state statutes, regulations, official guidance, Board Policies, Administrative Procedures, and District operating procedures. When federal or state requirements conflict with institutional policy, the applicable law or regulation shall govern.

This manual is intended to be a living document. It is reviewed periodically and updated as necessary to reflect changes in federal and state laws, regulations, regulatory guidance, District policies, operational practices, and financial aid program requirements.

Exceptions to these policies and procedures shall be approved by the appropriate Financial Aid Officer or District administration, as applicable, and documented in accordance with federal, state, and institutional requirements.

The Financial Aid Offices rely upon numerous official reference materials when administering financial aid programs, including, but not limited to:

- Federal Student Aid (FSA) Handbook
- Dear Colleague Letters (DCLs)
- Electronic Announcements issued by Federal Student Aid

- Federal Register notices
- U.S. Department of Education regulations and guidance
- California Student Aid Commission (CSAC) program manuals and guidance
- California Community Colleges Chancellor's Office guidance
- California College Promise Grant Program guidance
- Cal Grant Program Manual
- Middle Class Scholarship Program guidance
- Student Success Completion Grant (SSCG) guidance
- William D. Ford Federal Direct Loan Program guidance
- National Association of Student Financial Aid Administrators (NASFAA) resources
- Ventura County Community College District Board Policies and Administrative Procedures

Together, these resources provide the regulatory framework and operational guidance necessary to ensure the proper administration of student financial aid programs throughout the Ventura County Community College District.

Financial Aid Office Locations

Moorpark College

Fountain Hall Building
 7075 Campus Road
 Moorpark, CA 93021
 Phone: (805) 378-1462
 Email: mcfa@vcccd.edu

Oxnard College

Student Services Building
 4000 South Rose Avenue
 Oxnard, CA 93033
 Phone: (805) 678-5828
 Email: ocfinaid@vcccd.edu

Ventura College

4667 Telegraph Road
 Ventura, CA 93003

Phone: (805) 289-6369

Email: vcfinancialaid@vcccd.edu

1.2 PURPOSE AND PHILOSOPHY OF THE FINANCIAL AID OFFICE

District Vision

Elevating community hope and opportunity, one student at a time.

District Mission

We unite to fulfill our promise of equitable access to excellent education. Through collaboration with community and education partners, we empower students to improve their lives and drive Ventura County's economic growth and civic vitality.

—The staff, faculty, administrators, and trustees of Moorpark College, Oxnard College, Ventura College, and the District Administrative Center

Purpose of the Financial Aid Office

The Financial Aid Offices of the Ventura County Community College District (VCCCD) support the District's mission by administering federal, state, institutional, and private financial aid programs that promote equitable access to higher education. The offices are committed to removing financial barriers that prevent students from enrolling, persisting, and successfully completing their educational goals.

The Financial Aid Offices administer student financial assistance in accordance with applicable federal and state laws, regulations, District Board Policies and Administrative Procedures, and institutional requirements. Financial aid is administered with integrity, consistency, accountability, transparency, and sound stewardship of public funds while providing timely, accurate, and student-centered services.

The Financial Aid Offices strive to create an environment in which every student is treated with professionalism, dignity, respect, and compassion while receiving individualized assistance to successfully navigate the financial aid process.

Guiding Principles

The administration of financial aid throughout VCCCD is guided by the following principles:

1. **Equitable Access** – Provide equitable access to financial aid programs for all eligible students regardless of socioeconomic background, race, ethnicity, age, disability, immigration status, veteran status, family circumstances, or other protected characteristics.

2. **Regulatory Compliance** – Administer all federal, state, institutional, and private financial aid programs in full compliance with applicable statutes, regulations, guidance, Board Policies, Administrative Procedures, and institutional requirements.
3. **Student-Centered Service** – Deliver timely, accurate, respectful, and responsive customer service while assisting students in understanding financial aid requirements and making informed educational and financial decisions.
4. **Stewardship and Accountability** – Safeguard public funds through sound internal controls, accurate recordkeeping, responsible fiscal management, and continuous monitoring to ensure compliance and program integrity.
5. **Integrity and Ethical Conduct** – Administer financial aid programs honestly, impartially, and consistently while maintaining the highest ethical standards and protecting the confidentiality of student information.
6. **Collaboration and Continuous Improvement** – Work collaboratively with District departments, campus partners, state and federal agencies, and community organizations to improve services, strengthen compliance, and promote student success through continuous assessment and professional development.

History of Financial Aid Administration

The Ventura County Community College District has administered federal and California state financial aid programs for several decades in support of students attending Moorpark College, Oxnard College, and Ventura College. During that time, financial aid programs have expanded significantly in response to changes in federal legislation, evolving state programs, and the growing needs of California community college students.

The Financial Aid Offices have continually adapted by implementing new technologies, strengthening internal controls, enhancing staff training, and developing consistent Districtwide policies and procedures. Today, each college maintains its own Financial Aid Office while collaborating closely with the other colleges and the District Administrative Center to ensure consistent administration of financial aid programs, regulatory compliance, and high-quality service throughout the District.

Philosophy of the Financial Aid Office

The Financial Aid Offices believe that financial circumstances should not prevent qualified students from pursuing higher education. Financial aid is more than the administration of funding programs; it is an essential component of student access, persistence, completion, transfer, and workforce development.

The Financial Aid Offices are committed to:

- Providing equitable access to financial aid opportunities.
- Delivering services with professionalism, compassion, and respect.
- Maintaining the highest standards of integrity and ethical conduct.
- Protecting the confidentiality and security of student information.
- Promoting financial literacy and informed decision-making.
- Collaborating with campus and community partners to support the holistic needs of students.
- Continuously improving services through innovation, assessment, professional development, and regulatory compliance.

Alignment with the District Mission

The work of the Financial Aid Offices directly supports the Ventura County Community College District's mission and vision by removing financial barriers to education, promoting equitable access to higher education, supporting student persistence and completion, strengthening economic mobility, ensuring responsible stewardship of public resources, collaborating with campus and community partners, and advancing educational opportunity throughout Ventura County.

Through these commitments, the Financial Aid Offices contribute to student achievement, institutional effectiveness, and public trust while fulfilling the District's mission of providing equitable access to excellent education.

1.3 POLICIES AND PROCEDURES DEVELOPMENT RESPONSIBILITIES

The Ventura County Community College District (VCCCD) Financial Aid Policies and Procedures Manual is developed, maintained, and periodically reviewed by the Financial Aid Officers to ensure compliance with applicable federal and state laws, regulations, official guidance, District policies, and institutional requirements.

Financial Aid Office employees contribute to the ongoing review and improvement of this manual by identifying operational changes, recommending procedural enhancements, and assisting with the implementation of new regulatory requirements. The Financial Aid Officers are responsible for approving revisions, communicating policy changes, and ensuring staff receive appropriate training on updated policies and procedures.

To maintain the accuracy and integrity of this manual, the Financial Aid Offices routinely monitor guidance issued by the U.S. Department of Education, Federal Student Aid (FSA), the California Student Aid Commission (CSAC), the California Community Colleges Chancellor's Office (CCCCO), and other regulatory agencies. Additional resources include the Federal Student Aid Handbook, Dear Colleague Letters, Electronic Announcements, Federal Register notices, District Board Policies and Administrative Procedures, and professional guidance published by the National Association of Student Financial Aid Administrators (NASFAA) and the California Community Colleges Student Financial Aid Administrators Association (CCCSFAAA).

Financial Aid Office staff participate in conferences, webinars, professional organizations, training programs, and internal meetings to remain informed of regulatory changes and industry best practices. This manual is revised as necessary to promote consistent administration, strengthen internal controls, and ensure continued compliance with federal, state, and institutional requirements.

1.4 ETHICAL STANDARDS, PROFESSIONAL CONDUCT, CONFLICT OF INTEREST, AND IMPLICIT BIAS AWARENESS

The Ventura County Community College District (VCCCD) is committed to administering financial aid programs with integrity, fairness, accountability, and professionalism. Financial Aid Office employees are expected to perform their duties in accordance with applicable federal and state laws, District policies and procedures, and the highest ethical standards of the financial aid profession.

The Financial Aid Offices recognize the National Association of Student Financial Aid Administrators (NASFAA) Code of Conduct, Ethical Principles, and Enforcement Procedures as guiding standards for professional practice. These standards promote ethical decision-making, impartial administration of financial aid programs, responsible stewardship of public funds, and a commitment to serving students with fairness, dignity, and respect.

Financial Aid Office employees are expected to conduct themselves in a manner that maintains public confidence in the integrity of the financial aid profession. Employees shall protect the confidentiality of student information, administer financial aid consistently and objectively, avoid actual or perceived conflicts of interest, and exercise sound professional judgment in accordance with applicable laws and institutional policies.

Conflict of Interest

Employees shall disclose any actual, potential, or perceived conflict of interest in accordance with District policies and applicable laws. Financial Aid Officers and other designated employees shall complete Conflict of Interest (COI) disclosures when required by District policy. Employees

shall not participate in decisions involving the awarding or administration of financial aid when a conflict of interest exists or could reasonably be perceived to exist.

Implicit Bias Awareness and Professional Development

VCCCD is committed to fostering an inclusive, equitable, and student-centered environment. Financial Aid Office employees are expected to remain aware of how implicit bias may influence interactions and decision-making and to administer financial aid programs using objective eligibility criteria established by federal and state regulations.

To support continuous improvement, Financial Aid Office employees are expected to participate in professional development opportunities that enhance their knowledge of financial aid administration, customer service, cultural competency, diversity, equity, inclusion, accessibility, ethics, and regulatory compliance. Professional development may include District training, conferences, webinars, professional associations, publications, and other educational resources that support employee growth and effective program administration.

Policy

The Ventura County Community College District administers financial aid programs in a fair, equitable, consistent, and impartial manner. Financial Aid Office employees shall administer all financial aid programs in accordance with applicable federal and state laws, regulations, District policies, and established eligibility requirements.

Employees shall:

- Conduct themselves professionally and ethically in all interactions.
- Treat all students with dignity, courtesy, fairness, and respect.
- Protect the confidentiality and security of student information.
- Avoid actual, potential, or perceived conflicts of interest.
- Administer financial aid using objective eligibility criteria without discrimination or bias.
- Comply with the current NASFAA Code of Conduct, Ethical Principles, and applicable District policies governing ethical conduct.

Procedures

The Financial Aid Officer is responsible for promoting ethical conduct, professional development, and equitable administration of financial aid programs within the Financial Aid Office.

The Financial Aid Office will:

- Communicate expectations regarding ethical standards, professional conduct, and confidentiality during employee onboarding.
- Require employees to complete all mandatory District compliance training, including ethics, FERPA, information security, cybersecurity, and other required training.
- Provide opportunities for ongoing professional development related to financial aid administration, regulatory compliance, customer service, cultural competency, diversity, equity, inclusion, accessibility, and implicit bias awareness.
- Evaluate financial aid eligibility using objective federal, state, and institutional eligibility requirements.
- Address concerns regarding ethical conduct, conflicts of interest, or inappropriate employee conduct in accordance with District policies, collective bargaining agreements, personnel procedures, and applicable laws.
- Review this section periodically and revise it as necessary to reflect changes in federal regulations, District policies, and recognized professional standards.

SECTION 2: ADMINISTRATIVE ORGANIZATION AND OFFICE MANAGEMENT

2.1 INSTITUTIONAL AND DIVISIONAL STRUCTURE

The Ventura County Community College District (VCCCD) administers financial aid programs through Financial Aid Offices located at Moorpark College, Oxnard College, and Ventura College. Each Financial Aid Office operates under the administrative leadership of its respective Vice President and Financial Aid Officer while collaborating with District departments to ensure the effective administration of federal, state, institutional, and private financial aid programs.

The administration of financial aid requires coordination among multiple District and college departments. Financial Aid Offices work closely with District Business and Administrative Services, Student Business Offices, Admissions and Records, Information Technology, Institutional Research, Human Resources, Fiscal Services, and other campus departments to ensure compliance with federal and state regulations while providing efficient services to students.

Responsibilities for administering financial aid are intentionally divided among multiple departments to maintain effective internal controls, provide appropriate separation of duties, safeguard public funds, and minimize the risk of fraud, waste, or abuse.

District Business and Administrative Services

District Business and Administrative Services provides fiscal oversight and accounting support for the administration of federal, state, and institutional financial aid funds. Responsibilities include:

- Requesting and managing federal Title IV funds through the U.S. Department of Education's payment management systems.
- Maintaining accounting records for financial aid funds.
- Processing financial aid disbursements in coordination with the Financial Aid Offices and Student Business Offices.
- Reconciling financial aid expenditures and cash balances.
- Preparing required fiscal reports.
- Administering payroll and accounting functions for the Federal Work-Study Program.
- Monitoring cash management activities.
- Supporting financial statement audits, compliance audits, and program reviews.
- Maintaining appropriate accounting controls and safeguarding public funds.

Separation of Duties

The Financial Aid Offices and District Business and Administrative Services maintain appropriate separation of duties to ensure compliance with Title IV requirements and strengthen internal controls.

The Financial Aid Offices are responsible for determining student eligibility, awarding financial aid, authorizing awards, maintaining student records, and ensuring regulatory compliance.

District Business and Administrative Services is responsible for the fiscal management of financial aid funds, including accounting, reconciliation, cash management, and disbursement processing.

This separation of responsibilities helps ensure the integrity of financial aid operations, protects public funds, and supports compliance with applicable federal and state regulations.

2.2 FINANCIAL AID OFFICE STRUCTURE AND POSITION RESPONSIBILITIES

Introduction

The Ventura County Community College District (VCCCD) administers financial aid services through three independently operated Financial Aid Offices located at Moorpark College, Oxnard College, and Ventura College. Each college is responsible for administering federal, state,

institutional, and private financial aid programs in accordance with applicable federal and state laws, regulations, District policies, and institutional procedures.

Although each Financial Aid Office operates independently under the leadership of its respective Financial Aid Officer, the three colleges collaborate to promote consistent administration of financial aid programs, maintain compliance with regulatory requirements, and implement District-wide policies and procedures when appropriate.

The organizational structure of each Financial Aid Office reflects the operational needs of the individual college and may be modified as staffing levels, enrollment, funding, or institutional priorities change.

Financial Aid Office Organizational Structure

Moorpark College	Oxnard College	Ventura College
Vice President, Business & Administrative Services	Vice President, Student Development	Vice President, Business & Administrative Services
Financial Aid Officer	Financial Aid Officer	Financial Aid Officer
Assistant Financial Aid Officer	Assistant Financial Aid Officer	Assistant Financial Aid Officer
Financial Aid Data Specialist	Financial Aid Data Specialist	Financial Aid Data Specialist
Six Financial Aid Specialists	Six Financial Aid Specialists	Five Financial Aid Specialists
—	Office Assistant	One Financial Aid Technician

Policy

Each college shall maintain an organizational structure that provides appropriate staffing, supervisory oversight, segregation of duties, and internal controls necessary for the effective administration of financial aid programs. Staffing assignments may vary among the colleges based on enrollment, funding, organizational needs, and operational requirements.

Procedures

Each college Financial Aid Office will:

- Maintain an organizational structure that supports the effective administration of financial aid programs.
- Clearly define employee roles and reporting relationships.

- Ensure appropriate segregation of duties and internal controls.
- Update organizational charts and position assignments as staffing changes occur.
- Provide training and supervision appropriate to each employee's assigned responsibilities.

Position Responsibilities

Vice President

Provides executive leadership and oversight for the Financial Aid Office by ensuring adequate staffing, institutional support, resources, and accountability necessary to administer financial aid programs in compliance with applicable federal, state, and District requirements.

Financial Aid Officer

Serves as the chief administrator of the Financial Aid Office and provides strategic leadership for the administration of federal, state, institutional, and private financial aid programs.

Responsibilities include regulatory compliance, policy development, fiscal oversight, staff supervision, program administration, audits, reporting, and collaboration with District, state, and federal partners.

Assistant Financial Aid Officer

Assists the Financial Aid Officer in coordinating the daily operations of the Financial Aid Office.

Responsibilities include supervising staff, reviewing financial aid eligibility determinations for accuracy and compliance, supporting policy implementation, coordinating financial aid processing and reporting, assisting with reconciliation and fraud prevention activities, providing staff training, resolving escalated student issues, and serving as the department lead in the absence of the Financial Aid Officer.

Financial Aid Data Specialist

Provides technical leadership and systems support for the administration of financial aid programs. Responsibilities include maintaining financial aid systems and data integrity, supporting application processing, awarding, disbursement, reconciliation, and reporting; implementing regulatory and system changes; developing reports and automated processes; troubleshooting system issues; collaborating with Information Technology; and supporting operational efficiency and regulatory compliance.

Financial Aid Specialist

Determines student eligibility for federal, state, institutional, and private financial aid programs. Responsibilities include reviewing financial aid applications, performing verification, evaluating

satisfactory academic progress, awarding financial aid, processing professional judgment requests, resolving conflicting information, counseling students, maintaining documentation, and ensuring compliance with applicable federal, state, and District requirements.

Financial Aid Technician

Provides entry-level technical support in the administration of financial aid programs. Responsibilities include assisting students with financial aid applications and processes, reviewing documents for accuracy and completeness, maintaining student records, supporting outreach and financial aid workshops, providing front-line customer service, and performing technical processing duties in accordance with applicable federal, state, and District requirements.

Office Assistant / Administrative Assistant

Provides administrative and customer service support for Financial Aid Office operations. Responsibilities include reception, document management, appointment scheduling, records maintenance, correspondence, and other administrative functions that support efficient office operations and quality student service.

2.2.1 PERSONNEL POLICIES

The Ventura County Community College District (VCCCD) is committed to maintaining a professional, knowledgeable, and ethical Financial Aid Office workforce. Financial Aid Office employees are expected to perform their duties in accordance with applicable federal and state laws, District Board Policies and Administrative Procedures, collective bargaining agreements, personnel policies, and the standards of professional conduct established for the financial aid profession.

Financial Aid Office employees shall:

- Conduct themselves with honesty, integrity, professionalism, and impartiality.
- Administer financial aid programs consistently and in accordance with applicable laws, regulations, and institutional policies.
- Protect the confidentiality and security of student information.
- Avoid actual, potential, or perceived conflicts of interest.
- Provide equitable, respectful, and student-centered service.
- Maintain the knowledge and skills necessary to effectively administer financial aid programs through ongoing professional development and required training.

- Comply with all applicable District personnel policies, information security requirements, FERPA, and other mandatory compliance requirements.

The Financial Aid Offices recognize the **National Association of Student Financial Aid Administrators (NASFAA) Code of Conduct, Ethical Principles, and Enforcement Procedures** as guiding standards for professional practice. Employees are expected to conduct themselves in a manner consistent with these nationally recognized standards while carrying out their official duties.

The Financial Aid Officer is responsible for communicating personnel expectations, supporting professional development, monitoring compliance with office procedures, and promoting an ethical and collaborative work environment.

Questions regarding employee conduct, personnel matters, or disciplinary actions shall be addressed in accordance with District personnel policies, collective bargaining agreements, applicable employment laws, and Human Resources procedures.

2.2 FREQUENT CONTACT INFORMATION

The Financial Aid Offices at Moorpark College, Oxnard College, and Ventura College provide in-person, telephone, text, email, and online assistance to prospective and current students. Current contact information is provided below and is also available on each college's website.

Moorpark College

Location: Fountain Hall Building
7075 Campus Road
Moorpark, CA 93021

Phone: (805) 378-1462

Text: 877-822-0435

Email: mcfa@vcccd.edu

Website: <https://www.moorparkcollege.edu/departments/student-services/financial-aid-office>

Oxnard College

Location: Student Services Building
4000 South Rose Avenue
Oxnard, CA 93033

Phone: (805) 678-5828

Text: 805-209-0055

Email: ocfinaid@vcccd.edu

Website: <https://www.oxnardcollege.edu/departments/student-services/financial-aid-office>

Ventura College

Location: Student Services Center
4667 Telegraph Road
Ventura, CA 93003

Phone: (805) 289-6369

Text: 805-220-4647

Email: vcfinancialaid@vcccd.edu

Website: <https://www.venturacollege.edu/departments/student-services/financial-aid>

2.2.1 THIRD-PARTY SERVICERS

The Ventura County Community College District contracts with qualified third-party servicers to support the administration of financial aid programs and related institutional functions. These organizations operate under written agreements with the District and are expected to comply with all applicable federal and state laws, regulations, and contractual requirements governing the administration of student financial aid.

Third-Party Servicer	Service Provided
National Student Clearinghouse (NSC)	Enrollment and degree reporting to the National Student Loan Data System (NSLDS).
BankMobile Disbursements (powered by BMTX, Inc.)	Delivery of student financial aid credit balance refunds and other eligible student refunds.
CampusLogic	Financial aid document collection, verification, student communication, and workflow management.
Loan Science	Student loan default prevention, borrower outreach, repayment counseling, and default aversion services.

National Student Clearinghouse (NSC)

The National Student Clearinghouse provides enrollment and degree reporting services that support VCCCD's compliance with federal Title IV reporting requirements. Enrollment status changes, graduation information, and withdrawal data are reported to the National Student Loan Data System (NSLDS). Oversight of these services is coordinated through each college's Admissions and Records Office.

BankMobile Disbursements (powered by BMTX, Inc.)

VCCCD utilizes BankMobile Disbursements to deliver financial aid credit balance refunds and other eligible student refunds. Students select their preferred refund delivery method in accordance with District procedures and BankMobile's established processes.

CampusLogic

CampusLogic provides secure electronic document collection, verification processing, student communication, and workflow management that supports the administration of federal, state, and institutional financial aid programs.

Loan Science

Loan Science provides borrower outreach, repayment education, delinquency prevention, and default aversion services designed to assist federal student loan borrowers and support the District's efforts to maintain low cohort default rates.

2.3 GENERAL FINANCIAL AID OFFICE ADMINISTRATION

The Financial Aid Offices provide services to students through in-person, virtual, telephone, email, text messaging, and other District-approved communication methods during established business hours. The offices are committed to providing accessible, timely, and student-centered services while supporting the effective administration of federal, state, institutional, and private financial aid programs.

The regular operating hours for each Financial Aid Office are listed below. In addition to in-person services, each college offers designated virtual service hours to provide students with additional access to Financial Aid Office staff.

Financial Aid Office Hours

Day	Moorpark College	Oxnard College	Ventura College
Monday	8:00 a.m. – 5:00 p.m.	10:00 a.m. – 4:30 p.m.	8:30 a.m. – 6:30 p.m.
Tuesday	8:30 a.m. – 6:00 p.m.	10:00 a.m. – 6:30 p.m.	8:30 a.m. – 6:30 p.m.
Wednesday	8:00 a.m. – 5:00 p.m.	10:00 a.m. – 6:30 p.m.	8:30 a.m. – 4:30 p.m.
Thursday	8:00 a.m. – 5:00 p.m.	10:00 a.m. – 4:30 p.m.	8:30 a.m. – 4:30 p.m.
Friday	8:00 a.m. – 12:00 p.m.	8:00 a.m. – 11:30 a.m.	8:30 a.m. – 12:00 p.m.

Virtual Financial Aid Service Hours

Moorpark College

Monday: 11:00 a.m. – 12:00 p.m.; 1:00 p.m. – 2:30 p.m.

Tuesday: 11:00 a.m. – 12:00 p.m.; 1:00 p.m. – 2:30 p.m.; 4:45 p.m. – 5:45 p.m.

Wednesday: 11:00 a.m. – 12:00 p.m.; 1:00 p.m. – 2:30 p.m.

Oxnard College

Tuesday: 2:00 p.m. – 6:30 p.m.

Wednesday: 10:00 a.m. – 12:00 p.m.; 2:00 p.m. – 6:30 p.m.

Ventura College

Tuesday: 4:00 p.m. – 6:00 p.m.

Wednesday: 10:00 a.m. – 12:00 p.m.

Note: Office hours and virtual service hours are subject to change due to District-approved schedules, holidays, intersessions, emergencies, operational needs, or other institutional circumstances. Current hours of operation are published on each college's website and communicated through appropriate college communication channels.

The Financial Aid Offices and computer laboratories are closed during official Ventura County Community College District holidays and campus closures. Temporary modifications to office hours or service availability will be communicated through appropriate college communication channels whenever practicable.

Each Financial Aid Office strives to provide professional, equitable, accessible, and student-centered services that support student success while ensuring compliance with applicable federal, state, and District laws, regulations, policies, and procedures.

2.3.1 ACCOMMODATIONS FOR STUDENTS WITH DISABILITIES**Policy**

The Ventura County Community College District (VCCCD) is committed to providing equal access to financial aid programs, services, and information for students with disabilities in accordance with the Americans with Disabilities Act (ADA), Section 504 of the Rehabilitation Act of 1973, and all applicable federal and state laws.

The Financial Aid Offices provide financial aid services in an accessible manner and work collaboratively with each college's Disabled Students Programs and Services (DSPS) or Educational Assistance Center (EAC) to ensure students receive appropriate accommodations and support. Students requesting disability-related accommodations shall be referred to the appropriate DSPS/EAC office for eligibility determination and coordination of services.

Information regarding disability accommodations shall be treated as confidential and maintained in accordance with FERPA, the ADA, Section 504, and District policies.

Procedures

The Financial Aid Office will:

- Provide financial aid information, services, and communications in an accessible manner.
- Refer students requesting disability-related accommodations to their college's DSPS or Educational Assistance Center.
- Coordinate with DSPS/EAC staff, when appropriate and consistent with privacy requirements, regarding approved accommodations that may affect financial aid eligibility or administration.
- Maintain the confidentiality of disability-related information.
- Ensure Financial Aid Office forms, publications, electronic communications, and webpages comply with applicable accessibility standards.
- Provide reasonable accommodations during Financial Aid Office appointments and services when appropriate.

DSPS / Educational Assistance Center Contact Information

Moorpark College – Access

<https://www.moorparkcollege.edu/departments/student-services/access>

Oxnard College – Educational Assistance Center

<https://www.oxnardcollege.edu/departments/student-services/educational-assistance-center>

Ventura College – Disabled Students Programs and Services / Educational Assistance Center

<https://www.venturacollege.edu/departments/student-services/disabled-students-programs-services-dspseac>

2.3.2 STUDENT CUSTOMER SERVICE AND COMMUNICATION

Policy

The Ventura County Community College District (VCCCD) Financial Aid Offices are committed to providing professional, accurate, timely, and student-centered customer service while protecting the privacy and confidentiality of student information.

Financial Aid information shall be communicated using institution-approved methods and in accordance with the Family Educational Rights and Privacy Act (FERPA), applicable federal and state laws, and District policies.

The Financial Aid Offices communicate with students through a variety of methods, including:

- In-person services
- Virtual Front Desk

- Telephone
- VCCCD student email
- U.S. Mail
- Text messaging
- Official college websites
- Student portals

Once a student record has been established, the student's VCCCD-issued email account serves as the official method of communication. Students are responsible for monitoring their VCCCD email account for important financial aid notifications, requests for documentation, award information, and other official communications.

Procedures

The Financial Aid Office will:

- Provide courteous, respectful, accurate, and student-centered service during all interactions.
- Verify a student's identity before discussing account-specific information.
- Discuss confidential student information only with the student or an individual authorized through a valid Release of Information in accordance with FERPA and District policy.
- Require students requesting account-specific information by telephone or in person to verify their identity using approved institutional procedures.
- Communicate financial aid information using institution-approved communication methods.
- Respond to student inquiries as promptly as operationally feasible.
- Refer students with complex financial aid matters, including satisfactory academic progress (SAP), professional judgment, unusual circumstances, dependency overrides, or other specialized issues, to a Financial Aid Specialist or Financial Aid Officer for individualized counseling.
- Refer student complaints or grievances through the appropriate District complaint or grievance procedures.
- Maintain the confidentiality and security of student records during all communications.

Parents, spouses, family members, or other third parties may receive student-specific financial aid information only when authorized by the student or when otherwise permitted by applicable law.

2.3.3 TREATMENT OF CORRESPONDENCE AND FORMS

Policy

The Financial Aid Offices accept financial aid forms and supporting documentation through approved submission methods that protect the confidentiality of student information and promote the timely and accurate processing of student financial aid records.

Students are encouraged to submit required documentation as soon as possible to avoid delays in determining financial aid eligibility. All documents received by the Financial Aid Office become part of the student's financial aid record and are maintained in accordance with applicable federal and state regulations and District record retention policies.

Procedures

The Financial Aid Office accepts financial aid forms and supporting documentation through the following approved methods:

- Financial Aid Portal (CampusLogic)
- In-person delivery
- U.S. Mail
- Email, when appropriate and permitted by the Financial Aid Office

Federal tax returns, IRS tax transcripts, and other documents containing Federal Tax Information (FTI) will **not** be accepted through email. Students submitting these documents electronically must use the secure Financial Aid Portal (CampusLogic) or another District-approved secure transmission method.

Upon receipt, documents are reviewed for completeness, indexed into the student's financial aid record, and processed in accordance with established Financial Aid Office procedures. Students will be notified if additional information or documentation is required.

2.3.4 INCOMING ELECTRONIC COMMUNICATIONS

Policy

The Financial Aid Offices receive student communications through multiple institution-approved communication channels and are committed to providing timely, accurate, and consistent responses while protecting the confidentiality of student information.

Procedures

Incoming communications are monitored during normal business hours and are assigned according to staff responsibilities and operational needs.

General inquiries are addressed by front-line staff whenever possible. Questions requiring specialized review or regulatory interpretation are referred to the appropriate Financial Aid Specialist, Assistant Financial Aid Officer, Financial Aid Officer, or other designated employee.

Examples of inquiries that may require referral include:

- Verification requirements
- Satisfactory Academic Progress (SAP)
- Professional Judgment
- Dependency Overrides
- Unusual Circumstances
- Return of Title IV Funds (R2T4)
- Federal Work-Study
- Federal Direct Loans
- Appeals
- Other complex financial aid matters

Each Financial Aid Office may establish internal procedures for assigning communications based upon employee responsibilities, student caseloads, specialized program assignments, and operational needs.

2.3.5 CONFIDENTIALITY OF STUDENT RECORDS

Policy

The Ventura County Community College District (VCCCD) is committed to protecting the privacy, confidentiality, integrity, and security of student financial aid records. The Financial Aid Offices administer student records in accordance with the Family Educational Rights and Privacy Act (FERPA), the Gramm-Leach-Bliley Act (GLBA), the Higher Education Act, the Federal Trade Commission Safeguards Rule, and other applicable federal and state laws.

Student financial aid records shall be accessed, used, disclosed, maintained, and disposed of only by authorized employees with a legitimate educational interest and only as necessary to administer financial aid programs and perform assigned institutional responsibilities.

Unauthorized access, disclosure, alteration, destruction, or misuse of student financial aid information is strictly prohibited.

The Financial Aid Offices support the District's Information Security Program and comply with District policies governing information security, records management, cybersecurity, and fraud prevention.

Procedures

Financial Aid Office employees are responsible for safeguarding student information throughout all phases of financial aid administration.

The Financial Aid Office will:

- Verify student identity before discussing or releasing account-specific information.
- Release student information only as permitted by FERPA, applicable law, and District policy.
- Limit access to student records to authorized personnel with a legitimate educational interest.
- Maintain student financial aid records using approved District information systems and secure methods of communication.
- Protect Federal Tax Information (FTI) and other confidential information in accordance with federal security requirements.
- Report suspected fraud, identity theft, unauthorized disclosures, information security incidents, or other potential violations through established District reporting procedures.
- Follow District policies governing records retention, destruction, information security, and incident response.

Districtwide responsibilities relating to information security governance, employee security awareness training, risk assessments, oversight of service providers, incident response, and compliance with the Gramm-Leach-Bliley Act Information Security Program are administered through District Information Technology Services and other designated District offices.

2.4 RECORDS MANAGEMENT AND RETENTION

Policy

The Ventura County Community College District (VCCCD) Financial Aid Offices maintain student financial aid records in accordance with applicable federal and state laws, regulations, District records management policies, and approved records retention schedules.

The Financial Aid Office of record is determined by the student's primary college.

Student financial aid records include documentation supporting eligibility determination, application processing, verification, financial aid awards, satisfactory academic progress (SAP), Return of Title IV (R2T4) calculations, professional judgment determinations, disbursements, and other records required for the administration of federal, state, institutional, and private financial aid programs.

Financial aid records shall be retained for the period required by applicable federal and state regulations and District records retention schedules. Records that are subject to an audit, program review, litigation, investigation, or other official action shall be retained until all applicable matters have been resolved, even if the normal retention period has expired.

Procedures

The Financial Aid Office will:

- Maintain student financial aid records in approved electronic document management systems, including OnBase and CampusLogic, as applicable.
- Associate all financial aid documentation with the student's official financial aid record.
- Maintain records in accordance with applicable federal record retention requirements and District records management procedures.
- Make records available for authorized audits, program reviews, and other official inspections.
- Dispose of records in accordance with District records retention schedules and secure records destruction procedures after all retention requirements have been satisfied.

2.4.1 SAFEGUARDING ELECTRONIC RECORDS

Policy

The Ventura County Community College District (VCCCD) maintains administrative, technical, and physical safeguards designed to protect the confidentiality, integrity, and availability of electronic student financial aid records.

Electronic records are maintained in accordance with the Family Educational Rights and Privacy Act (FERPA), the Gramm-Leach-Bliley Act (GLBA), the Federal Trade Commission (FTC) Safeguards Rule, and applicable District information security policies and procedures.

Access to electronic student records is limited to authorized employees based upon assigned job responsibilities and legitimate educational interest.

Procedures

The Financial Aid Office will:

- Grant electronic system access only to authorized employees based on assigned job responsibilities.
- Require employees to use District-issued credentials and approved authentication methods when accessing financial aid systems.
- Store student financial aid records only within approved District information systems and electronic document management systems.
- Protect confidential student information through role-based security, password management, encryption, and other District information security safeguards.
- Modify or revoke employee access when job responsibilities change or employment ends.
- Report suspected information security incidents, unauthorized access, or data breaches in accordance with District information security procedures.
- Complete required District information security and cybersecurity awareness training.
- Comply with all District policies governing electronic records management, cybersecurity, and data protection.

2.5 INFORMATION SHARING AND THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

Policy

The Ventura County Community College District (VCCCD) complies with the Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. §1232g; 34 CFR Part 99), which protects the privacy of student education records and establishes the rights of eligible students regarding the inspection, review, amendment, and disclosure of those records.

Financial Aid Office employees shall protect the confidentiality of all student education records and financial aid information. Student records may be disclosed only with the student's written consent or as otherwise permitted by FERPA and applicable federal and state laws.

Federal Tax Information (FTI) received through the FAFSA process shall be used solely for the administration of federal, state, and institutional financial aid programs and protected in accordance with Internal Revenue Code §6103, IRS Publication 1075, the FAFSA Simplification Act, and applicable federal security requirements.

Procedures

The Financial Aid Office will:

- Verify the identity of individuals requesting student information.
- Release student information only as authorized by FERPA or other applicable laws.
- Obtain written student authorization when required.
- Protect Federal Tax Information (FTI) in accordance with federal security requirements.
- Limit access to student records to employees with a legitimate educational interest.
- Maintain student records using approved District information systems.
- Require employees to complete FERPA and information security training.
- Refer requests involving subpoenas, court orders, or law enforcement agencies to the appropriate Financial Aid Officer in accordance with District procedures.

2.5.1 INTERNAL DISCLOSURE

Policy

The Ventura County Community College District (VCCCD) may disclose student education records, including financial aid information, to school officials and authorized third-party service providers without the student's written consent when the disclosure is permitted under the Family Educational Rights and Privacy Act (FERPA) and is necessary to perform official institutional responsibilities.

Access to student financial aid records is granted only to individuals with a legitimate educational interest and only to the extent necessary to perform assigned job duties. Information obtained through the administration of financial aid programs shall not be used for personal purposes or disclosed to unauthorized individuals.

Federal Tax Information (FTI) received through the FAFSA process is subject to additional federal safeguards and may be accessed only by authorized personnel whose official responsibilities require its use for the administration of Title IV, state, or institutional financial aid programs.

Procedures

The Financial Aid Office will:

- Grant access to student financial aid records based on assigned job responsibilities and legitimate educational interest.
- Permit authorized Financial Aid Office employees to access student information necessary to administer financial aid programs using approved District systems, including Banner, CampusLogic, OnBase, NSLDS, COD, and other authorized systems.
- Share FAFSA information with authorized District employees only when necessary to perform official institutional responsibilities related to the administration of financial aid or other authorized educational functions.
- Restrict access to Federal Tax Information (FTI) to authorized personnel whose duties require access in accordance with Internal Revenue Code §6103, IRS Publication 1075, and applicable federal regulations.
- Provide third-party contractors and service providers access only to the information necessary to perform contracted services. All contractors shall comply with FERPA, the Gramm-Leach-Bliley Act (GLBA), the Federal Trade Commission (FTC) Safeguards Rule, applicable Department of Education requirements, and District information security policies.
- Require student employees assigned to the Financial Aid Office to complete confidentiality and FERPA training, sign a Confidentiality Agreement prior to accessing student records, and comply with all District information security requirements. Student employees are prohibited from accessing their own records or those of family members, friends, or acquaintances.
- Document disclosures when required by FERPA and District procedures.
- Report suspected unauthorized access, disclosure, or misuse of student information in accordance with District information security and incident reporting procedures.

2.5.2 EXTERNAL DISCLOSURE OF STUDENT INFORMATION

Policy

The Ventura County Community College District (VCCCD) protects the confidentiality of student education records in accordance with the Family Educational Rights and Privacy Act (FERPA), the Higher Education Act, the FAFSA Simplification Act, Internal Revenue Code §6103 governing Federal Tax Information (FTI), and other applicable federal and state laws.

Student education records and financial aid information shall not be disclosed to parents, outside agencies, or other third parties without the student's written consent unless the disclosure is authorized by FERPA or otherwise required by law.

Authorized disclosures may include, but are not limited to, the U.S. Department of Education, the California Student Aid Commission (CSAC), the California Community Colleges Chancellor's Office (CCCCO), accrediting organizations, auditors, authorized third-party service providers, other educational institutions, and law enforcement or judicial authorities when permitted or required by law.

Federal Tax Information (FTI) is subject to additional federal protections and shall be disclosed only as expressly authorized by applicable federal law.

Procedures

The Financial Aid Office will:

- Verify the identity and authority of the individual or agency requesting student information.
- Determine whether written student authorization or a FERPA exception permits the requested disclosure.
- Release only the minimum information necessary to fulfill the authorized purpose.
- Protect Federal Tax Information (FTI) in accordance with applicable federal security requirements.
- Refer subpoenas, court orders, and law enforcement requests to the Financial Aid Officer for review and consultation with the appropriate District administrator or legal counsel, when appropriate.
- Document disclosures when required by FERPA.
- Maintain student authorization records in accordance with Section 2.6.3, Authorization Consent Form.

2.5.3 AUTHORIZATION CONSENT FORM

Policy

The Ventura County Community College District (VCCCD) may disclose student education records to a parent or other designated third party only when the student has provided a valid written Authorization Consent Form or when disclosure is otherwise permitted under FERPA.

The authorization shall identify the records to be released, the purpose of the disclosure, the individual(s) authorized to receive the information, and include the student's signature and date.

Authorization Consent Forms are maintained as part of the student's official education record in accordance with applicable records retention requirements. Students may revoke their authorization at any time by submitting a written request to the Admissions and Records Office or Financial Aid Office.

Procedures

The Financial Aid Office will:

- Accept completed Authorization Consent Forms submitted in accordance with District procedures.
- Verify the student's identity using a valid government-issued photo identification before accepting the authorization.
- Scan and maintain the completed authorization within the student's electronic record.
- Verify that a valid authorization is on file before releasing student information to a designated third party.
- Process requests for authorization as promptly as operationally feasible.
- Honor written requests from students to revoke previously submitted authorizations.
- Release student information only in accordance with the authorization provided by the student or as otherwise permitted under FERPA.

A copy of the Authorization Consent Form is maintained in the Forms Appendix of this manual.

2.5.4 INFORMATION RELEASE VIA TELEPHONE

Policy

The Ventura County Community College District (VCCCD) protects the confidentiality of student education records in accordance with the Family Educational Rights and Privacy Act (FERPA). Financial Aid Office staff may provide general financial aid information by telephone; however, student-specific information shall be released only after the caller's identity has been verified and the caller is authorized to receive the information.

Student-specific information may be released to the student, an individual authorized through a valid Authorization Consent Form (see Section 2.6.3), or another individual or agency as permitted by FERPA or other applicable law.

Procedures

The Financial Aid Office will:

- Determine whether the request involves general financial aid information or student-specific information.
- Verify the identity of the student using District-approved identity verification procedures before discussing student-specific information.
- Verify that a valid Authorization Consent Form is on file, or that another FERPA exception permits the disclosure, before releasing information to a parent or other third party.
- Release only the minimum information necessary to respond to the inquiry.
- Decline to release student information when the caller's identity or authorization cannot be verified.
- Refer complex requests or situations involving questionable identity, unusual circumstances, or potential FERPA concerns to the Financial Aid Officer or designee.

2.5.5 FERPA-RELATED RECORDKEEPING REQUIREMENTS

Policy

The Ventura County Community College District (VCCCD) maintains records relating to the disclosure of student education records in accordance with the Family Educational Rights and Privacy Act (FERPA), applicable federal and state laws, and District records retention policies.

Authorization Consent Forms, disclosure records, and other FERPA-related documentation are maintained by the Admissions and Records Office and/or the Financial Aid Office, as appropriate, and become part of the student's official education record.

Procedures

The Financial Aid Office will:

- Maintain Authorization Consent Forms and other FERPA-related documentation in the student's official education record.
- Document disclosures of personally identifiable information when required by FERPA.

- Record the individual or agency receiving the information, the records disclosed, and the legal authority or legitimate educational interest supporting the disclosure, when required.
- Maintain FERPA-related records in accordance with Section 2.5, Records Management and Retention.
- Retain and dispose of records in accordance with the District's Record Retention and Destruction Policy and applicable records management procedures.

SECTION 3: FINANCIAL AID PROGRAMS

The Ventura County Community College District (VCCCD) administers a comprehensive portfolio of federal, California state, institutional, and private financial aid programs designed to promote equitable access to higher education and support student success.

The Financial Aid Offices are responsible for administering these programs in accordance with applicable federal and state laws, regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, District Board Policies and Administrative Procedures, and institutional policies. Financial aid is awarded using consistent eligibility criteria, sound internal controls, and established administrative procedures to ensure compliance, responsible stewardship of public funds, and equitable treatment of all students.

This chapter outlines the institutional eligibility requirements for participation in financial aid programs, the administration of federal and state financial aid programs, and the policies and procedures governing the determination of student eligibility, awarding, disbursement, and ongoing program administration

3.1 INSTITUTIONAL ELIGIBILITY REQUIREMENTS

The Ventura County Community College District (VCCCD) is an eligible Institution of Higher Education authorized to participate in the federal Title IV student financial assistance programs under the Higher Education Act of 1965, as amended. The District is accredited by the Accrediting Commission for Community and Junior Colleges (ACCJC), a recognized institutional accrediting agency, and operates under the authority of the California Community Colleges Chancellor's Office.

Institutional eligibility to participate in federal and California state financial aid programs is maintained through compliance with applicable statutes, regulations, accreditation standards, and program participation requirements. Documentation supporting institutional eligibility, including the Program Participation Agreement (PPA), Eligibility and Certification Approval Report (ECAR), accrediting agency approvals, and the California Student Aid Commission (CSAC)

Institutional Participation Agreement (IPA), is maintained by the Financial Aid Office in coordination with the President's Office and other appropriate District departments.

Policy

The Financial Aid Office is responsible for monitoring and maintaining the institution's eligibility to participate in federal Title IV and California state financial aid programs. Financial Aid Officers coordinate the renewal and maintenance of the Program Participation Agreement (PPA), Eligibility and Certification Approval Report (ECAR), and California Student Aid Commission Institutional Participation Agreement (IPA), and ensure required institutional changes are reported in accordance with applicable federal and state requirements.

3.1.1.1 INELIGIBLE PROGRAMS

Policy

The Ventura County Community College District (VCCCD) does not award or disburse Title IV financial aid to students enrolled in academic programs that are not eligible to participate in the federal student financial assistance programs.

An ineligible program is one that does not meet applicable federal Title IV eligibility requirements or has not received the approvals necessary for participation in the Title IV programs. Students enrolled exclusively in an ineligible program are not eligible to receive Title IV financial aid.

Procedures

The Financial Aid Office will:

- Verify that a student's declared academic program is eligible for Title IV financial aid before awarding or disbursing federal student aid.
- Utilize Banner program codes and the institution's approved Eligibility and Certification Approval Report (ECAR) to determine program eligibility.
- Deny or cancel Title IV awards for students enrolled in ineligible academic programs.
- Coordinate with Academic Affairs, Admissions and Records, the President's Office, and District Administration regarding program eligibility changes.
- Notify students when their academic program is not eligible for Title IV financial aid and provide appropriate referral information when applicable.

3.1.1.2 EVALUATION OF NEW PROGRAMS

Policy

The Ventura County Community College District (VCCCD) evaluates new academic programs to determine whether they qualify for participation in the federal Title IV student financial assistance programs. New academic programs must receive all required institutional, state, and accrediting agency approvals before Title IV financial aid may be awarded or disbursed.

The Financial Aid Office collaborates with Academic Affairs, the President's Office, and District Administration to ensure new academic programs are evaluated for Title IV eligibility and that required updates to the Eligibility and Certification Approval Report (ECAR) are completed, when applicable.

Procedures

The Financial Aid Office will:

- Review proposed academic programs to determine whether they meet applicable federal Title IV eligibility requirements.
- Coordinate with Academic Affairs, the President's Office, and District Administration regarding required institutional, California Community Colleges Chancellor's Office (CCCCO), and Accrediting Commission for Community and Junior Colleges (ACCJC) approvals.
- Determine whether updates to the Eligibility and Certification Approval Report (ECAR) or other federal or state reporting are required before financial aid is awarded.
- Award or disburse Title IV financial aid only after all required approvals have been received and the academic program has been determined to be Title IV eligible.
- Maintain documentation supporting the Title IV eligibility determination for new academic programs.

The Financial Aid Office collaborates with the President's Office, District Administration, Academic Affairs, and other appropriate departments to ensure institutional eligibility is maintained when new academic programs, additional locations, distance education programs, or other reportable institutional changes are proposed or implemented.

Procedures

The Financial Aid Office will:

- Monitor the expiration, renewal, and continued compliance of the Program Participation Agreement (PPA), Eligibility and Certification Approval Report (ECAR), and California Student Aid Commission Institutional Participation Agreement (IPA).
- Maintain current institutional eligibility documentation and supporting records.

- Coordinate required notifications and applications related to new eligible academic programs, additional instructional locations, distance education, or other reportable institutional changes.
- Collaborate with the President's Office, District Administration, Academic Affairs, and other responsible departments regarding institutional eligibility requirements.
- Maintain documentation supporting institutional accreditation and state authorization, as applicable.
- Respond to requests from the U.S. Department of Education, the California Student Aid Commission, accrediting agencies, auditors, and other authorized oversight entities regarding institutional eligibility.
- Periodically review institutional eligibility requirements to ensure continued compliance with applicable federal and California state regulations.

3.1.2 ADMINISTRATIVE CAPABILITY

The Ventura County Community College District (VCCCD) maintains the administrative capability required to participate in the federal Title IV student financial assistance programs.

Administrative capability is demonstrated through qualified personnel, effective internal controls, written policies and procedures, secure information systems, ongoing staff training, and institutional practices designed to ensure compliance with applicable federal and state laws and regulations.

The Financial Aid Offices administer financial aid programs with integrity, accuracy, accountability, and a commitment to providing timely, equitable, and student-centered services.

Policy

The Financial Aid Offices are responsible for administering federal, state, institutional, and private financial aid programs in accordance with applicable federal statutes, regulations, the Program Participation Agreement (PPA), the Eligibility and Certification Approval Report (ECAR), California Student Aid Commission (CSAC) requirements, District Board Policies and Administrative Procedures, and other applicable institutional requirements.

The Financial Aid Officers provide overall administrative leadership for the Financial Aid Offices and are responsible for developing, implementing, and maintaining policies, procedures, internal controls, and operational practices that support regulatory compliance and the effective administration of financial aid programs.

The Financial Aid Offices collaborate with the President's Office, District Administration, Academic Affairs, Admissions and Records, Student Business Services, Information Technology,

Human Resources, and other responsible departments to ensure continued institutional compliance and effective administration of student financial aid.

Procedures

The Financial Aid Office will:

- Maintain qualified staff and provide ongoing training regarding federal, state, institutional, and District financial aid requirements.
- Maintain written policies, procedures, and internal controls governing the administration of financial aid programs.
- Utilize secure federal and institutional information systems, including Banner, CampusLogic, COD, NSLDS, and other approved systems, to administer and monitor student financial aid.
- Coordinate with Academic Affairs regarding academic programs that affect Title IV eligibility.
- Coordinate with Admissions and Records, Student Business Services, District Administration, and other campus departments regarding student eligibility, enrollment reporting, disbursement, reconciliation, and institutional compliance.
- Monitor changes in federal and state laws, regulations, and guidance affecting financial aid administration and revise institutional procedures as necessary.
- Participate in audits, program reviews, compliance monitoring activities, and other oversight reviews conducted by federal, state, accrediting, or institutional agencies.
- Develop and implement corrective action plans when deficiencies or compliance findings are identified.
- Maintain documentation demonstrating compliance with applicable statutory, regulatory, and institutional requirements.
- Periodically review Financial Aid Office operations to ensure continued administrative capability and program integrity.

3.1.2.2 ADMINISTRATION

Policy

The Financial Aid Officer at each Ventura County Community College District (VCCCD) college is designated as the administrator responsible for the overall management and coordination of the federal Title IV student financial assistance programs. The Financial Aid Officer provides

leadership for the Financial Aid Office and ensures that federal, state, institutional, and private financial aid programs are administered in accordance with applicable laws, regulations, District policies, and institutional procedures.

The Financial Aid Office maintains qualified personnel with the knowledge, training, and resources necessary to administer financial aid programs accurately, consistently, and in compliance with regulatory requirements. Staff qualifications, reporting relationships, and position responsibilities are described in Section 2.2, Financial Aid Office Structure and Position Responsibilities.

Procedures

The Financial Aid Office will:

- Designate the Financial Aid Officer as the individual responsible for the administration and coordination of Title IV financial aid programs.
- Employ qualified personnel and provide ongoing professional development and regulatory training.
- Supervise Financial Aid Office operations to ensure compliance with applicable federal, state, and institutional requirements.
- Coordinate with Admissions and Records, Student Business Services, Academic Affairs, Institutional Research, Information Technology, and other institutional offices regarding information affecting student financial aid eligibility.
- Review institutional information affecting student eligibility and make appropriate adjustments to financial aid awards when necessary.
- Periodically review office operations and internal procedures to promote effective administration and continuous improvement.

3.1.2.3 RESPONSIBILITIES OF INSTITUTIONAL OFFICES

Policy

The administration of Title IV financial aid programs is a shared institutional responsibility. While the Financial Aid Office is responsible for determining student eligibility, awarding financial aid, and ensuring compliance with federal and state regulations, successful administration of Title IV programs requires collaboration among multiple District and college departments.

District Business and Administrative Services, Admissions and Records, Student Business Services, Academic Affairs, Information Technology, Institutional Research, Human Resources,

and other institutional offices provide services and information necessary to support the accurate and timely administration of financial aid programs. Departmental responsibilities are coordinated through established institutional procedures and appropriate internal controls.

Additional information regarding departmental responsibilities and organizational structure is provided in Section 2.1, Institutional and Divisional Structure.

Procedures

The Financial Aid Office will:

- Coordinate with District Business and Administrative Services regarding cash management, federal drawdowns, fiscal reporting, reconciliation, and disbursement of financial aid funds.
- Utilize information provided by Admissions and Records, Academic Affairs, Student Business Services, Institutional Research, and other institutional offices to determine and maintain student eligibility.
- Communicate institutional changes affecting financial aid administration to appropriate campus and District departments.
- Collaborate with institutional partners to support audits, program reviews, federal reporting, and compliance activities.
- Maintain ongoing communication with campus departments to ensure the effective administration of federal, state, institutional, and private financial aid programs.

3.1.2.4 SEPARATION OF DUTIES

Policy

The Ventura County Community College District (VCCCD) maintains a system of internal controls that provides appropriate separation of duties in the administration of Title IV student financial assistance programs. Responsibilities for determining student eligibility, authorizing financial aid awards, disbursing funds, reconciling financial aid accounts, and maintaining accounting records are assigned to organizationally independent offices to promote accountability, safeguard public funds, and ensure compliance with applicable federal and state regulations.

The Financial Aid Office is responsible for determining student eligibility, awarding financial aid, and authorizing disbursements. District Business and Administrative Services is responsible for the fiscal management of financial aid funds, including disbursement processing, cash management, accounting, and reconciliation. Additional departmental responsibilities are described in Section 2.1, Institutional and Divisional Structure.

Procedures

The Financial Aid Office will:

- Determine student eligibility for Title IV financial aid programs.
- Authorize financial aid awards based on applicable federal, state, and institutional requirements.
- Transmit authorized awards for disbursement through established District procedures.
- Coordinate with District Business and Administrative Services to resolve discrepancies identified during reconciliation or other financial reviews.
- Maintain internal controls that prevent incompatible financial aid functions from being performed by the same individual whenever practicable.
- Periodically review operational practices to ensure continued compliance with separation of duties requirements and sound internal controls.

Records Management

The Financial Aid Office maintains records supporting the administration of Title IV programs in accordance with Section 2.5, **Records Management and Retention**, and Section 2.5.1, **Safeguarding Electronic Records**. These sections establish the District's requirements for records retention, electronic records management, information security, and document availability for audits and program reviews.

3.1.2.5 ELECTRONIC PROCESSES

Policy

The Financial Aid Office utilizes electronic systems approved by the U.S. Department of Education and the Ventura County Community College District (VCCCD) to administer federal Title IV student financial assistance programs. Electronic records, electronic documents, and electronic signatures are accepted and maintained in accordance with applicable federal regulations and District policies.

Electronic records management, information security, and record retention requirements are described in Section 2.5, Records Management and Retention.

Procedures

The Financial Aid Office will:

- Utilize the U.S. Department of Education's electronic systems, including the FAFSA Partner Portal, Common Origination and Disbursement (COD), the National Student Loan Data System (NSLDS), and other required federal systems.
- Utilize District-approved systems, including Banner, CampusLogic, OnBase, and other authorized applications, to administer financial aid programs.
- Accept and maintain electronic records and electronic signatures in accordance with applicable federal regulations and District policies.
- Protect electronic student information through established information security controls and user access procedures.
- Maintain electronic records in accordance with Section 2.5, Records Management and Retention.

3.1.2.6 VALIDITY OF HIGH SCHOOL COMPLETION

Policy

The Financial Aid Office, in collaboration with the Admissions and Records Office, evaluates the validity of a student's high school completion only when there is reason to believe that the student's high school diploma or equivalent is invalid or was not issued by an entity that provides secondary education.

Questions regarding high school completion shall be resolved before Title IV financial aid is awarded or disbursed.

Procedures

The Financial Aid Office will:

- Review conflicting or questionable information related to a student's high school completion.
- Coordinate with Admissions and Records to obtain appropriate documentation, including official transcripts, diplomas, GED certificates, California High School Proficiency Certificates, or other acceptable documentation.
- Verify the recognition of the secondary school through the appropriate state educational agency, tribal educational authority, or other reliable sources, when necessary.
- Resolve discrepancies before awarding or disbursing Title IV financial aid.
- Document the review and resolution within the student's financial aid record.

3.1.2.7 CONFLICTING INFORMATION, FRAUD, AND OFFICE OF INSPECTOR GENERAL (OIG) REFERRALS

Policy

The Financial Aid Office maintains procedures to identify, evaluate, and resolve conflicting information that may affect a student's eligibility for Title IV financial aid. All conflicting information shall be resolved before Title IV funds are awarded or disbursed.

When credible information indicates that a student, employee, third-party servicer, or other individual may have engaged in fraud or other criminal misconduct involving the Title IV programs, the Financial Aid Officer shall evaluate the information and, when appropriate, refer the matter to the U.S. Department of Education Office of Inspector General (OIG) in accordance with applicable federal requirements.

Procedures

The Financial Aid Office will:

- Review information received from the FAFSA, CampusLogic, Admissions and Records, institutional records, student documentation, and other sources to identify conflicting information.
- Obtain additional documentation or corrections necessary to resolve discrepancies affecting student eligibility.
- Resolve all conflicting information before awarding or disbursing Title IV financial aid.
- Coordinate with Admissions and Records and other institutional offices when institutional records affect student eligibility.
- Report suspected fraud or criminal misconduct to the Financial Aid Officer for review.
- Consult with District administration or legal counsel, when appropriate, before submitting referrals to the Office of Inspector General (OIG).
- Maintain documentation of conflicting information, its resolution, and any referrals made to the OIG.

3.1.2.9 REVIEWS, AUDITS, AND PROCEEDINGS

Policy

The Ventura County Community College District (VCCCD) is committed to maintaining compliance with all federal and state requirements governing the administration of Title IV student financial assistance programs. The Financial Aid Office fully cooperates with audits,

program reviews, compliance reviews, accreditation reviews, and other oversight activities conducted by the U.S. Department of Education, the California Community Colleges Chancellor's Office, the Accrediting Commission for Community and Junior Colleges (ACCJC), independent auditors, and other authorized agencies.

The Financial Aid Office promptly addresses findings and recommendations through corrective actions developed in collaboration with District Business and Administrative Services, the President's Office, District Administration, and other responsible departments.

Procedures

The Financial Aid Office will:

- Maintain documentation supporting compliance with Title IV requirements.
- Coordinate with District Business and Administrative Services and other institutional departments during audits, program reviews, and compliance reviews.
- Respond to requests for documentation and information from authorized oversight agencies in a timely manner.
- Submit required audit information through the U.S. Department of Education's eZ-Audit system, when applicable.
- Develop, implement, and monitor corrective action plans for audit or program review findings.
- Maintain audit reports, program review reports, corrective action documentation, and related correspondence in accordance with District records retention requirements.

3.1.2.10 COHORT DEFAULT RATES

Policy

The Financial Aid Office monitors the institution's Cohort Default Rates (CDRs) to ensure continued eligibility to participate in the Federal Direct Loan Program and to support responsible borrowing through effective default prevention activities.

The Financial Aid Office collaborates with District departments and the institution's contracted default prevention service provider to educate borrowers, monitor repayment trends, and reduce student loan defaults.

Procedures

The Financial Aid Office will:

- Review the official annual Cohort Default Rate reports issued by the U.S. Department of Education.
- Monitor cohort default rates to ensure continued compliance with applicable federal requirements.
- Coordinate with the District's contracted default prevention service provider to conduct borrower outreach, delinquency prevention, and repayment education.
- Evaluate default prevention activities and implement additional strategies when appropriate.
- Maintain official Cohort Default Rate reports and related documentation in accordance with District records retention requirements.

3.1.3 FINANCIAL RESPONSIBILITY

Policy

The Ventura County Community College District (VCCCD) maintains the financial responsibility required to participate in the federal Title IV student financial assistance programs. District Business and Administrative Services has primary responsibility for maintaining the financial systems, fiscal controls, cash management practices, financial reporting, and audited financial statements necessary to support participation in the Title IV programs.

The Financial Aid Office works collaboratively with District Business and Administrative Services to ensure the accurate administration, reconciliation, reporting, and stewardship of Title IV funds.

Procedures

The Financial Aid Office will:

- Coordinate with District Business and Administrative Services regarding Title IV cash management, reconciliation, and financial reporting activities.
- Provide documentation and information requested during audits, program reviews, and other oversight activities.
- Communicate issues affecting the administration of Title IV funds to the appropriate District officials.
- Participate in corrective actions resulting from audits, compliance reviews, or program reviews, when applicable.

- Maintain financial aid records in accordance with Section 2.5, Records Management and Retention.

3.1.4 REPORTING AND RECONCILIATION

Policy

The Ventura County Community College District (VCCCD) is committed to the timely, accurate, and complete reporting and reconciliation of all Title IV student financial assistance programs. The Financial Aid Office and District Business and Administrative Services work collaboratively to ensure institutional records agree with U.S. Department of Education systems and that Title IV funds are accurately awarded, disbursed, reconciled, and reported.

Reporting and reconciliation activities include, but are not limited to, Federal Pell Grant, Direct Loan, Federal Work-Study (FWS), Federal Supplemental Educational Opportunity Grant (FSEOG), cash management, and fiscal reporting requirements.

Procedures

The Financial Aid Office will:

- Prepare, review, or assist in the preparation of required Title IV program reports.
- Coordinate with District Business and Administrative Services to reconcile Title IV funds with federal systems.
- Perform regular reconciliations of Pell Grant, Direct Loan, Campus-Based, and other Title IV programs, as applicable.
- Research and resolve reconciliation discrepancies in a timely manner.
- Maintain supporting documentation for all reporting and reconciliation activities.
- Notify District Business and Administrative Services of issues that may affect federal reporting or institutional financial responsibility.

3.1.4.1 FISCAL OPERATIONS REPORT AND APPLICATION TO PARTICIPATE (FISAP)

Policy

The Financial Aid Office is responsible for preparing and submitting the annual Fiscal Operations Report and Application to Participate (FISAP) in collaboration with District Business and Administrative Services. The FISAP is completed in accordance with U.S. Department of Education requirements and submitted by the established federal deadline.

Supporting documentation used to prepare the FISAP is maintained in accordance with federal regulations and District records retention requirements.

Procedures

The Financial Aid Office will:

- Collect and review program information required for the annual FISAP.
- Coordinate with District Business and Administrative Services to obtain fiscal information necessary to complete the report.
- Verify the accuracy of financial aid data before submission.
- Submit the FISAP through the U.S. Department of Education's designated electronic reporting system by the established deadline.
- Maintain supporting documentation and related correspondence in accordance with Section 2.5, Records Management and Retention.

3.1.4.2 NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

Policy

The Ventura County Community College District (VCCCD) reports and utilizes student information maintained in the National Student Loan Data System (NSLDS) in accordance with applicable federal regulations.

Admissions and Records is responsible for institutional enrollment reporting through the National Student Clearinghouse. The Financial Aid Office is responsible for utilizing NSLDS information to determine and maintain student eligibility for Title IV financial aid and for completing required NSLDS reporting related to financial aid administration.

Procedures

Admissions and Records will:

- Maintain accurate student enrollment information within Banner.
- Coordinate enrollment reporting through the National Student Clearinghouse.
- Resolve enrollment reporting exceptions and corrections.
- Report enrollment status changes in accordance with federal reporting requirements.

The Financial Aid Office will:

- Review NSLDS information as part of determining and maintaining student eligibility.

- Monitor Transfer Student Monitoring (TSM) results before disbursing Title IV funds, when applicable.
- Report Federal Pell Grant and FSEOG overpayments to NSLDS, as required.
- Coordinate with Admissions and Records regarding enrollment information affecting Title IV eligibility.
- Resolve NSLDS discrepancies affecting student eligibility before disbursing Title IV aid.

National Student Clearinghouse will:

- Submit enrollment information to NSLDS on behalf of the District.
- Provide acknowledgment files and exception reports for institutional review.

3.1.4.3 PROGRAM-SPECIFIC REPORTING

Policy

The Ventura County Community College District (VCCCD) reports Title IV program activity to the U.S. Department of Education in accordance with applicable federal regulations and established reporting deadlines. The Financial Aid Office is responsible for originating, updating, and reporting student financial aid information through the Common Origination and Disbursement (COD) System and other required federal systems, while District Business and Administrative Services supports fiscal reporting and reconciliation activities.

Program-specific reporting is performed throughout the award year to ensure the accuracy of awards, disbursements, expenditures, and institutional records. All reporting activities are supported by appropriate documentation and reconciled with institutional records before federal closeout.

Procedures

The Financial Aid Office will:

- Originate and report Federal Pell Grant awards and disbursements through the Common Origination and Disbursement (COD) System.
- Originate and report Federal Direct Loan awards, disbursements, and subsequent adjustments through COD.
- Report Federal Pell Grant and Federal Supplemental Educational Opportunity Grant (FSEOG) expenditures through the annual Fiscal Operations Report and Application to Participate (FISAP).

- Coordinate with District Business and Administrative Services regarding Federal Work-Study (FWS) expenditures and annual FISAP reporting.
- Review and resolve COD edits, rejects, warnings, and reconciliation discrepancies in a timely manner.
- Submit required updates resulting from changes in student eligibility, enrollment status, or award adjustments.
- Complete annual Pell Grant, Direct Loan, and Campus-Based program closeout activities by the deadlines established by the U.S. Department of Education.
- Maintain supporting documentation for all program reporting activities in accordance with Section 2.5, Records Management and Retention.

Program-Specific Reporting

Federal Pell Grant

- The Financial Aid Office originates Federal Pell Grant awards and reports award and disbursement information through the Common Origination and Disbursement (COD) System.
- Federal Pell Grant records are reconciled monthly among Banner, COD, and District Business and Administrative Services.
- Changes affecting student eligibility or award amounts are reported to COD in a timely manner.
- Annual Pell Grant closeout is completed by the deadline established by the U.S. Department of Education.

Federal Supplemental Educational Opportunity Grant (FSEOG)

- The Financial Aid Office awards FSEOG funds in accordance with applicable federal regulations.
- District Business and Administrative Services reports annual FSEOG expenditures through the Fiscal Operations Report and Application to Participate (FISAP).
- FSEOG expenditures are reconciled monthly by the Financial Aid Office and District Business and Administrative Services.

Federal Work-Study (FWS)

- The Financial Aid Office monitors student eligibility, awards, and earnings.

- District Business and Administrative Services maintains payroll records, reports annual FWS expenditures through the FISAP, and submits prior calendar-year FWS wage information through the Common Origination and Disbursement (COD) System, as required.
- FWS expenditures are reconciled monthly by the Financial Aid Office and District Business and Administrative Services.

Federal Direct Loan Program

- The Financial Aid Office originates Federal Direct Loans and reports loan origination and disbursement information through the Common Origination and Disbursement (COD) System.
- Direct Loan records are reconciled monthly among Banner, COD, and District Business and Administrative Services.
- COD edits, rejects, warnings, and reconciliation discrepancies are reviewed and resolved promptly.
- Annual Direct Loan closeout is completed by the deadline established by the U.S. Department of Education.

Program Reconciliation Schedule

Title IV Program	Responsible Office(s)	Reconciliation Frequency
Federal Pell Grant	Financial Aid Office and District Business and Administrative Services	Monthly; annual closeout
Federal Supplemental Educational Opportunity Grant (FSEOG)	Financial Aid Office and District Business and Administrative Services	Monthly; annual FISAP reporting
Federal Work-Study (FWS)	Financial Aid Office and District Business and Administrative Services	Monthly; annual FISAP and COD reporting
Federal Direct Loan Program	Financial Aid Office and District Business and Administrative Services	Monthly; annual closeout

3.1.4.4 NON-TITLE IV PROGRAM-SPECIFIC REPORTING

Policy

The Ventura County Community College District (VCCCD) complies with all reporting, reconciliation, and certification requirements for California state financial aid programs administered by the California Student Aid Commission (CSAC). The Financial Aid Office is responsible for submitting required student eligibility, enrollment, persistence, graduation, and program information through WebGrants and other CSAC reporting systems in accordance with the Institutional Participation Agreement (IPA) and applicable program requirements.

District Business and Administrative Services collaborates with the Financial Aid Office on fiscal reporting and reconciliation activities, when applicable.

Procedures

The Financial Aid Office will:

- Submit required student eligibility, enrollment, persistence, graduation, and program information through WebGrants or other CSAC reporting systems.
- Reconcile California state financial aid programs on a monthly basis, or as otherwise required by CSAC.
- Coordinate with District Business and Administrative Services to resolve reconciliation discrepancies affecting state financial aid programs.
- Submit required reports and certifications by the deadlines established by CSAC.
- Maintain supporting documentation in accordance with Section 2.5, Records Management and Retention.

California State Aid Reconciliation Schedule

Program	Responsible Office	Reconciliation Frequency
Cal Grant	Financial Aid Office	Monthly
Middle Class Scholarship (MCS)	Financial Aid Office	Monthly

Student Success Completion Grant (SSCG)	Financial Aid Office	Monthly
California Dream Act Service Incentive Grant (DSIG)	Financial Aid Office	Monthly
Other California State Aid Programs	Financial Aid Office	As required by CSAC

3.2 GENERAL TITLE IV STUDENT ELIGIBILITY REQUIREMENTS

Federal and California state financial aid programs administered by the Ventura County Community College District (VCCCD) are available only to students who meet the eligibility requirements established by applicable federal and state laws and regulations. Eligibility is determined through information provided on the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA), institutional records, and any additional documentation required to establish eligibility.

The Financial Aid Office evaluates each student's eligibility using objective and consistent standards while ensuring compliance with the Higher Education Act, U.S. Department of Education regulations and guidance, California Student Aid Commission (CSAC) requirements, and applicable District policies.

Policy

The Financial Aid Office determines student eligibility for federal Title IV and California state financial aid programs in accordance with applicable federal and state laws and regulations.

Students seeking financial aid must annually submit the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA), as applicable, and provide any additional documentation required to establish eligibility.

To receive Title IV financial aid, students must be admitted as regular students in an eligible academic program and satisfy all applicable federal eligibility requirements. Students applying through the California Dream Act Application (CADAA) must meet the eligibility requirements established by the California Student Aid Commission (CSAC) for California state financial aid programs.

Procedures

The Financial Aid Office will:

- Review the FAFSA or CADAA and institutional records to determine student eligibility.

- Verify that the student is admitted as a regular student in an eligible academic program before awarding or disbursing financial aid.
- Review the Institutional Student Information Record (ISIR) and the National Student Loan Data System (NSLDS), when applicable, to determine federal student aid eligibility.
- Resolve conflicting information, C-Codes, verification requirements, and other eligibility issues before awarding or disbursing financial aid.
- Obtain documentation necessary to establish federal or state financial aid eligibility.
- Monitor student eligibility throughout the award year and adjust financial aid eligibility when changes occur.
- Administer student eligibility requirements in accordance with the detailed policies and procedures contained in this chapter, including citizenship and eligible noncitizen status, academic qualifications, satisfactory academic progress (SAP), verification, professional judgment, and other applicable eligibility requirements.

3.3 FEDERAL FINANCIAL AID PROGRAMS IN WHICH THE DISTRICT PARTICIPATES

Policy

The Ventura County Community College District (VCCCD) participates in the following Title IV federal student financial assistance programs:

- Federal Pell Grant Program
- Federal Supplemental Educational Opportunity Grant (FSEOG) Program
- Federal Work-Study (FWS) Program
- William D. Ford Federal Direct Loan Program

Each program is administered in accordance with the Higher Education Act of 1965, as amended, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Procedures

The Financial Aid Office will:

- Administer each Title IV program in accordance with applicable federal requirements.
- Determine student eligibility based on the requirements of each program.

- Coordinate with District Business and Administrative Services, Admissions and Records, Human Resources, and other responsible offices to administer and reconcile federal financial aid funds.
- Maintain documentation supporting student eligibility, awards, disbursements, reporting, and reconciliation activities.

3.3.1 FEDERAL WORK-STUDY (FWS) PROGRAM

The Federal Work-Study (FWS) Program provides part-time employment opportunities to eligible students with financial need, allowing them to earn wages to assist with educational expenses while gaining valuable work experience. Awards are contingent upon annual federal funding, student eligibility, and the availability of approved positions.

Policy

The Financial Aid Office administers the Federal Work-Study (FWS) Program in accordance with applicable federal regulations and Ventura County Community College District Board Policy and Administrative Procedure 7270, Student Workers.

Federal Work-Study awards are made to eligible students based on financial need, the availability of funding, and institutional awarding procedures. Students must maintain all federal financial aid eligibility requirements and satisfy applicable District employment requirements throughout their period of employment.

Employment conditions, including hiring, work schedules, payroll, supervision, compensation, and timesheet requirements, are administered in accordance with Board Policy and Administrative Procedure 7270.

Procedures

The Financial Aid Office will:

- Determine student eligibility for the Federal Work-Study Program before authorizing employment.
- Award Federal Work-Study funds in accordance with institutional awarding procedures and available funding.
- Coordinate with Human Resources, District Business and Administrative Services, hiring departments, and student supervisors to administer the program.
- Monitor student financial aid eligibility and enrollment throughout the period of employment.

- Modify or cancel Federal Work-Study awards when a student no longer meets eligibility requirements or when funding limitations require adjustments.
- Refer supervisors and student employees to Board Policy and Administrative Procedure 7270 for employment requirements governing hiring, payroll, work hours, supervision, compensation, and timesheet procedures.
- Maintain documentation supporting student eligibility, employment, earnings, and program administration in accordance with applicable federal regulations and District records retention requirements.

3.3.1.1 GENERAL EMPLOYMENT CONDITIONS AND LIMITATIONS

Policy

Students employed through the Federal Work-Study (FWS) Program must meet all federal financial aid eligibility requirements and comply with Ventura County Community College District Board Policy and Administrative Procedure 7270, Student Workers.

To remain eligible for Federal Work-Study employment, students must maintain enrollment in a minimum of six (6) semester units during each term of employment and continue to satisfy all applicable Title IV eligibility requirements.

Student employment is subject to District requirements governing hiring, supervision, work schedules, payroll, timesheet submission, compensation, and employment conditions. In accordance with Board Policy 7270, preference for student employment is given to applicants up to 26 years of age who are, or have been, dependent children in foster care.

During periods of enrollment, student employees may work up to twenty (20) hours per week. During summer sessions and official academic breaks, eligible student employees may work up to thirty-five (35) hours per week, consistent with District policy and available funding. Students may not be employed simultaneously in multiple District student employment positions unless specifically authorized under applicable District policy.

Procedures

The Financial Aid Office will:

- Verify that students meet all Federal Work-Study eligibility requirements before authorizing employment.
- Confirm that students maintain the required minimum enrollment throughout the period of employment.

- Coordinate with Human Resources, hiring departments, and District Business and Administrative Services to process Federal Work-Study employment.
- Monitor student eligibility and available Federal Work-Study funding throughout the award year.
- Modify or terminate Federal Work-Study eligibility when students no longer satisfy federal or institutional eligibility requirements.
- Refer supervisors and student employees to Board Policy and Administrative Procedure 7270 for detailed employment requirements, including hiring procedures, work schedules, payroll processing, timesheet submission, compensation, and supervisory responsibilities.

3.3.1.2 FEDERAL SHARE LIMITATIONS

Policy

Federal Work-Study (FWS) wages are funded in accordance with the federal cost-sharing requirements established by the U.S. Department of Education. The federal share and the required institutional share of student wages are administered in accordance with applicable federal regulations. The Ventura County Community College District provides the required nonfederal share through institutional funding, when applicable.

Procedures

The Financial Aid Office will:

- Authorize Federal Work-Study awards in accordance with federal regulations and available program funding.
- Coordinate with District Business and Administrative Services to ensure the appropriate federal and institutional share of student wages is charged.
- Monitor Federal Work-Study expenditures throughout the award year to ensure compliance with federal cost-sharing requirements and student award limitations.
- Reconcile Federal Work-Study expenditures with District Business and Administrative Services.
- Maintain documentation supporting Federal Work-Study expenditures in accordance with federal regulations and District records retention requirements.

3.3.1.3 STUDENT EMPLOYMENT PAYROLL AND COMPENSATION

Policy

Federal Work-Study (FWS) student employees are compensated in accordance with applicable federal regulations, Ventura County Community College District (VCCCD) Board Policy and Administrative Procedure 7270 – *Student Workers*, applicable collective bargaining agreements, and the District's approved Student Employee Wage Schedule.

Federal Work-Study wage rates are established based on the approved student employee classification and the duties, skills, experience, and level of responsibility associated with the position. Compensation is determined by the nature of the work performed and applicable District compensation practices, and not by the student's financial need or Federal Work-Study eligibility.

Payroll processing, work schedules, timesheet submission, payroll deadlines, and pay dates are administered by District Business and Administrative Services and Human Resources in accordance with established District payroll procedures.

Procedures

The Financial Aid Office will:

- Authorize Federal Work-Study earnings within the student's approved award amount.
- Coordinate with Human Resources, District Business and Administrative Services, and employing departments regarding student employment and payroll matters.
- Monitor student earnings to ensure students do not exceed their authorized Federal Work-Study award.
- Verify that Federal Work-Study students are employed in approved positions and compensated in accordance with the District's approved Student Employee Wage Schedule.
- Maintain documentation supporting Federal Work-Study awards and earnings in accordance with applicable federal regulations and District records retention requirements.
- Refer supervisors and student employees to the District's Student Employee Wage Schedule, Payroll Calendar, Timesheet Procedures, and Board Policy and Administrative Procedure 7270 for detailed employment and payroll requirements.

Student Employment Requirements

Federal Work-Study student employees are subject to District student employment policies and procedures.

- Student employees are generally limited to 20 hours per week while classes are in session.
- Student employees may work up to 35 hours per week during summer, winter intersession, spring break, and other periods when classes are not in session, subject to program requirements and supervisory approval.
- Students participating in approved federal or state work-study or work experience programs may work up to 35 hours per week, as permitted by the applicable program.
- Student employees may not work simultaneously for the District in another employment classification while employed as a student worker.
- Student employees are required to accurately report all hours worked and submit timesheets in accordance with established District payroll procedures.

Payroll Schedule

Federal Work-Study payroll is processed in accordance with established District payroll procedures.

- Pay periods are the 1st through the 15th and the 16th through the last day of each month.
- Student employees must submit a timesheet for each pay period in which hours are worked.
- Supervisors are responsible for reviewing and approving timesheets by established payroll deadlines.
- Regular pay dates are the 10th and 25th of each month. If a scheduled pay date falls on a weekend or District holiday, payment will be issued on the preceding business day.

Reference Documents

- Board Policy and Administrative Procedure 7270 – Student Workers
- Current Student Employee Wage Schedule
- District Payroll Calendar
- Student Employee Timesheet Procedures

3.3.2 FEDERAL PELL GRANT PROGRAM

The Federal Pell Grant Program provides need-based grant assistance to eligible undergraduate students who have not earned a bachelor's degree or other first professional degree. Unlike loans, Federal Pell Grants generally do not have to be repaid.

The Ventura County Community College District (VCCCD) awards Federal Pell Grants in accordance with the Higher Education Act, applicable federal regulations, annual appropriations, and guidance issued by the U.S. Department of Education. Pell Grant eligibility and award amounts are determined using factors established by federal law, including the Student Aid Index (SAI), Cost of Attendance (COA), enrollment intensity, Lifetime Eligibility Used (LEU), and other applicable eligibility requirements.

Policy

The Financial Aid Office administers the Federal Pell Grant Program in accordance with applicable federal statutes, regulations, and U.S. Department of Education guidance.

Federal Pell Grant awards are determined using information from the student's FAFSA, Institutional Student Information Record (ISIR), enrollment intensity, Cost of Attendance, Student Aid Index (SAI), and other applicable eligibility factors. Students may not receive Pell Grant funds concurrently from more than one institution for the same enrollment period.

Federal Pell Grant awards may be adjusted throughout the award year when changes occur that affect a student's eligibility, enrollment intensity, Cost of Attendance, or other factors required by federal regulations.

Procedures

The Financial Aid Office will:

- Determine Federal Pell Grant eligibility using information reported on the FAFSA and the Institutional Student Information Record (ISIR).
- Calculate Pell Grant awards in accordance with the annual Federal Pell Grant Payment and Disbursement Schedules published by the U.S. Department of Education.
- Monitor Lifetime Eligibility Used (LEU) and other federal eligibility requirements before awarding or disbursing Pell Grant funds.
- Review enrollment intensity and make required award adjustments in accordance with federal regulations and institutional Pell recalculation policies.
- Verify that students are not receiving concurrent Pell Grant awards at another institution for the same payment period.

- Report Pell Grant awards and disbursements through the Common Origination and Disbursement (COD) System.
- Reconcile Pell Grant activity with COD and District Business and Administrative Services in accordance with institutional reconciliation procedures.
- Complete the annual Pell Grant closeout process by the deadlines established by the U.S. Department of Education.

Pell Recalculation

The Financial Aid Office establishes Pell Grant awards based on a student's enrollment intensity as of the institution's published Pell Recalculation Date (Freeze Date). Enrollment changes occurring on or before the published Pell Recalculation Date are reflected in the student's Pell Grant award. Enrollment changes occurring after the Pell Recalculation Date are processed in accordance with applicable federal regulations and the institution's established Pell recalculation policy.

Crossover Payment Periods

A crossover payment period is a payment period that includes both June 30 and July 1 and spans two federal award years.

The Financial Aid Office determines the applicable award year for each eligible student in accordance with federal regulations and U.S. Department of Education guidance. Crossover payment periods are assigned to the award year that provides the greatest benefit to the student while ensuring compliance with all applicable federal requirements.

3.3.2.2 PELL GRANT LIFETIME ELIGIBILITY USED (LEU)

Policy

Federal Pell Grant eligibility is subject to a lifetime limit established by the Higher Education Act. Eligible students may receive the equivalent of six (6) full-time academic years of Federal Pell Grant funding, or 600 percent Lifetime Eligibility Used (LEU).

The U.S. Department of Education tracks each student's LEU and provides this information through federal student aid systems. Students who have reached 600 percent LEU are no longer eligible to receive additional Federal Pell Grant funds.

The Financial Aid Office reviews each student's LEU before awarding or disbursing Pell Grant funds and administers Pell Grant eligibility in accordance with applicable federal regulations.

Procedures

The Financial Aid Office will:

- Review each student's Lifetime Eligibility Used (LEU) through the Common Origination and Disbursement (COD) System and other applicable federal systems before awarding Federal Pell Grant funds.
- Monitor LEU throughout the award year and adjust awards, when necessary, to ensure students do not exceed the federal lifetime limit.
- Notify students when their remaining Pell Grant eligibility may affect current or future Federal Pell Grant awards.
- Deny additional Pell Grant awards to students who have exhausted their lifetime eligibility.
- Maintain documentation supporting LEU determinations in accordance with federal regulations and District records retention requirements.

3.3.2.4 DECLINING FEDERAL PELL GRANT FUNDS

Policy

Students may voluntarily decline all or a portion of an otherwise eligible Federal Pell Grant award in accordance with U.S. Department of Education regulations. Declining Pell Grant funds reduces the student's Lifetime Eligibility Used (LEU) only for the amount of Pell Grant funds actually accepted and disbursed.

Requests to decline Pell Grant funds must be submitted in writing before the applicable disbursement is made. Once an award year has ended, declined Pell Grant funds generally cannot be reinstated.

Procedures

The Financial Aid Office will:

- Accept signed written requests from students who elect to decline all or a portion of an otherwise eligible Federal Pell Grant award.
- Review the request to ensure it complies with applicable federal regulations and institutional procedures.
- Adjust Pell Grant awards and disbursements, as appropriate.
- Document the student's request in the student's financial aid record.

- Inform the student that declined Pell Grant funds generally cannot be reinstated after the close of the applicable award year.

3.3.3 FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG) PROGRAM

Introduction

The Federal Supplemental Educational Opportunity Grant (FSEOG) Program is a campus-based federal grant program that provides financial assistance to eligible undergraduate students with exceptional financial need. Unlike loans, FSEOG awards do not have to be repaid.

The Ventura County Community College District (VCCCD) administers the FSEOG Program in accordance with the Higher Education Act, applicable federal regulations, and guidance issued by the U.S. Department of Education. Because funding is limited, awards are made only until the institution's annual federal allocation has been exhausted.

Policy

The Financial Aid Office administers the Federal Supplemental Educational Opportunity Grant (FSEOG) Program in accordance with applicable federal statutes, regulations, and U.S. Department of Education guidance.

FSEOG awards are made to eligible undergraduate students with exceptional financial need. In accordance with federal regulations, first priority is given to Federal Pell Grant recipients with the lowest Student Aid Index (SAI). If funds remain after awarding all eligible Federal Pell Grant recipients with exceptional financial need, the Financial Aid Office may award FSEOG funds to other eligible students with exceptional financial need, consistent with federal regulations.

Each Financial Aid Office establishes an annual FSEOG awarding methodology that complies with federal requirements and reflects available funding. The methodology may consider factors such as financial need, Student Aid Index (SAI), enrollment status, Cost of Attendance (COA), and other factors permitted under federal regulations.

Because annual FSEOG funding is limited, receipt of an FSEOG award is not guaranteed, and not all eligible students will receive an award.

Procedures

The Financial Aid Office will:

- Determine student eligibility for the Federal Supplemental Educational Opportunity Grant (FSEOG) Program in accordance with applicable federal regulations.
- Award available FSEOG funds using the institution's approved annual awarding methodology.

- Give first priority to Federal Pell Grant recipients with exceptional financial need and the lowest Student Aid Index (SAI), as required by federal regulations.
- Determine award amounts based on available funding, student eligibility, enrollment status, Cost of Attendance, and other factors permitted under federal regulations.
- Review student eligibility throughout the award year and adjust awards when required by changes in eligibility or available funding.
- Disburse FSEOG funds in accordance with institutional disbursement schedules and federal cash management requirements.
- Maintain documentation supporting student eligibility, award determinations, disbursements, and program administration in accordance with federal regulations and District records retention requirements.
- Coordinate with District Business and Administrative Services to reconcile FSEOG expenditures, complete required Fiscal Operations Report and Application to Participate (FISAP) reporting, and ensure compliance with federal reconciliation requirements.

3.3.4 WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

Introduction

The William D. Ford Federal Direct Loan Program provides eligible students and parents with low-interest federal loans to help pay educational expenses. Ventura County Community College District (VCCCD) participates in the Federal Direct Loan Program in accordance with the Higher Education Act, applicable federal regulations, and guidance issued by the U.S. Department of Education.

The Federal Direct Loan Program includes:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans for Parents of Dependent Undergraduate Students

Because Federal Direct Loans are borrowed funds, borrowers are responsible for repaying the loan, including any accrued interest and applicable fees, in accordance with the terms of the Master Promissory Note (MPN).

Policy

The Financial Aid Office administers the William D. Ford Federal Direct Loan Program in accordance with applicable federal statutes, regulations, and U.S. Department of Education guidance.

Students must meet all federal eligibility requirements to receive a Federal Direct Loan. Loan eligibility, annual and aggregate borrowing limits, loan periods, and loan amounts are determined in accordance with federal regulations and institutional policies.

The Financial Aid Office reviews borrower eligibility, certifies eligible loans, originates loans through the Common Origination and Disbursement (COD) System, and monitors compliance throughout the loan process.

Borrowers must complete all federally required loan requirements, including Entrance Counseling and a Master Promissory Note (MPN), before loan funds may be disbursed. Student borrowers who graduate, withdraw, or cease enrollment at least half-time are required to complete Exit Counseling. Parent borrowers requesting a Direct PLUS Loan must satisfy all applicable federal eligibility and credit requirements established by the U.S. Department of Education.

Federal Direct Loan disbursements are made only after all eligibility requirements have been satisfied, including verification of at least half-time enrollment.

Procedures

The Financial Aid Office will:

- Determine student eligibility for the Federal Direct Loan Program in accordance with federal Title IV regulations.
- Review annual and aggregate loan limits, dependency status, grade level, enrollment status, satisfactory academic progress, and all other applicable eligibility requirements.
- Review and process institutional Direct Loan Requests submitted by eligible borrowers.
- Ensure borrowers complete Entrance Counseling and a Master Promissory Note (MPN) before the first loan disbursement.
- Certify and originate eligible loans through the Common Origination and Disbursement (COD) System.
- Verify at least half-time enrollment prior to each loan disbursement.
- Notify borrowers of their right to cancel all or a portion of a loan in accordance with federal regulations.

- Ensure Exit Counseling is completed by borrowers who graduate, withdraw, or cease at least half-time enrollment.
- Report loan information through the Common Origination and Disbursement (COD) System and enrollment information through the National Student Clearinghouse and National Student Loan Data System (NSLDS), as applicable.
- Coordinate with District Business and Administrative Services to reconcile Federal Direct Loan funds monthly, resolve discrepancies, complete the annual Direct Loan closeout process, and maintain supporting documentation in accordance with federal regulations and District records retention requirements.

Parent PLUS Loans

Parents of dependent undergraduate students may apply for a Direct PLUS Loan through the U.S. Department of Education. Parent borrowers must complete the federal PLUS Loan application, satisfy the required credit evaluation, and complete any counseling requirements established by the U.S. Department of Education before loan funds may be originated and disbursed.

Borrower's Right to Cancel

Borrowers may cancel all or a portion of a Federal Direct Loan before disbursement or within the timeframes established by federal regulations after disbursement. Requests to cancel a loan must be submitted to the Financial Aid Office in accordance with institutional procedures. Borrowers may also return all or a portion of a Direct Loan to their federal loan servicer in accordance with U.S. Department of Education requirements.

3.4 CALIFORNIA STATE FINANCIAL AID PROGRAMS

Introduction

The Ventura County Community College District (VCCCD) participates in and administers a variety of California state financial aid programs to assist eligible students in meeting the cost of higher education. State financial aid programs are administered in accordance with the California Education Code, regulations and guidance issued by the California Student Aid Commission (CSAC), the California Community Colleges Chancellor's Office (CCCCO), and other applicable state agencies.

Eligibility requirements, award amounts, funding availability, and administrative requirements vary by program. The Financial Aid Office administers each program in accordance with its applicable statutory and regulatory requirements.

VCCCD currently administers, as applicable:

- California Dream Act Application (CADAA)
- California College Promise Grant (CCPG)
- Cal Grant A
- Cal Grant B
- Cal Grant C
- Student Success Completion Grant (SSCG)
- California Chafee Grant Program
- California Military Department GI Bill Award Program
- California Dream Act Service Incentive Grant (DSIG)
- Middle Class Scholarship (MCS)
- California College Promise (AB 19)
- Other California state financial aid programs authorized by law and administered by the California Student Aid Commission or the California Community Colleges Chancellor's Office.

Policy

The Financial Aid Office administers California state financial aid programs in accordance with applicable state statutes, California Education Code, California Student Aid Commission (CSAC) regulations, California Community Colleges Chancellor's Office guidance, and District policies and procedures.

Students must satisfy the eligibility requirements established for each individual program. Because funding for certain state financial aid programs is limited, receipt of state financial aid is not guaranteed.

Procedures

The Financial Aid Office will:

- Determine student eligibility for California state financial aid programs using the FAFSA or California Dream Act Application (CADAA), as applicable.
- Certify student eligibility and enrollment to the California Student Aid Commission (CSAC) and other state agencies, as required.

- Award, disburse, reconcile, and report state financial aid funds in accordance with program requirements.
- Monitor student eligibility throughout the award year and adjust awards when required by changes in eligibility, enrollment, funding availability, or applicable regulations.
- Maintain documentation supporting state financial aid eligibility, awards, disbursements, and reporting in accordance with state requirements and District records retention policies.

The policies and procedures governing each California state financial aid program are described in Sections 3.4.1 through 3.4.10 of this manual.

3.4.3 CAL GRANT PROGRAM

Introduction

The Cal Grant Program is administered by the California Student Aid Commission (CSAC) and provides need-based financial assistance to eligible California students pursuing postsecondary education. The Ventura County Community College District (VCCCD) participates in the administration of Cal Grant A, Cal Grant B, and Cal Grant C programs, including applicable Entitlement, Competitive, Transfer Entitlement, Foster Youth, Students with Dependents (SWD), and Bachelor's Degree Program awards authorized by CSAC.

Students apply for Cal Grant consideration by submitting either the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA) by the applicable state deadlines. When required, eligible students must also have a verified grade point average (GPA) submitted to CSAC.

Policy

The Financial Aid Office administers the Cal Grant Program in accordance with the California Education Code, California Student Aid Commission (CSAC) regulations, program guidelines, and applicable California Community Colleges Chancellor's Office requirements.

The Financial Aid Office determines institutional eligibility, certifies enrollment, processes awards and disbursements, reports required information through WebGrants, reconciles program funds, and maintains student records in accordance with CSAC requirements.

Students must meet all eligibility requirements established by CSAC, including applicable residency or AB 540 requirements, financial need, income and asset ceilings, grade point average (GPA) requirements, satisfactory academic progress, enrollment in an eligible academic program, and any other criteria established by state law.

Cal Grant award amounts are established annually by the State of California and the California Student Aid Commission and are subject to available state funding.

Procedures

The Financial Aid Office will:

- Determine student eligibility for the Cal Grant Program using FAFSA or California Dream Act Application (CADAA) information and CSAC eligibility data.
- Electronically certify verified grade point averages (GPAs) to CSAC for eligible students, when required.
- Review student eligibility through WebGrants and other CSAC reporting systems.
- Certify student enrollment and other eligibility information required by CSAC.
- Award and disburse Cal Grant funds in accordance with CSAC program requirements and institutional disbursement schedules.
- Verify sufficient financial need before disbursing Cal Grant funds, as required by state regulations.
- Monitor student eligibility, satisfactory academic progress, enrollment status, and other continuing eligibility requirements throughout the award year.
- Process renewal awards in accordance with CSAC requirements.
- Administer Cal Grant awards for eligible bachelor's degree students in accordance with CSAC and institutional requirements.
- Review and resolve conflicting information affecting Cal Grant eligibility before disbursement.
- Return state funds when required by applicable state regulations and institutional refund policies.
- Reconcile Cal Grant funds through WebGrants and coordinate with District Business and Administrative Services to ensure accurate reporting and fiscal accountability.
- Maintain documentation supporting eligibility, awards, disbursements, reporting, reconciliation, and returns of funds in accordance with state regulations and District records retention requirements.

Cal Grant Award Categories

The Financial Aid Office administers the Cal Grant award categories authorized by the California Student Aid Commission, including:

- Cal Grant A
- Cal Grant B
- Cal Grant C
- Community College Entitlement Awards
- High School Entitlement Awards
- Transfer Entitlement Awards
- Competitive Awards
- Foster Youth Awards
- Students with Dependents (SWD) Awards
- Bachelor's Degree Program Awards, when applicable

Each award category is administered in accordance with the eligibility requirements, funding provisions, and administrative guidance established annually by the California Student Aid Commission.

3.4.4 STUDENT SUCCESS COMPLETION GRANT (SSCG)

Introduction

The Student Success Completion Grant (SSCG) is a California state financial aid program administered by the California Community Colleges Chancellor's Office that provides additional financial assistance to eligible California Community College students receiving a Cal Grant B or Cal Grant C award. The purpose of the SSCG is to encourage full-time enrollment and support the timely completion of certificates, degrees, and transfer objectives.

Funding for the SSCG is subject to annual state appropriations and allocations received by the institution.

Policy

The Financial Aid Office administers the Student Success Completion Grant (SSCG) in accordance with the California Education Code, California Community Colleges Chancellor's Office guidance, and other applicable state requirements.

Students are automatically considered for SSCG eligibility through the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA). Eligible students must satisfy all program requirements established by the California Community Colleges Chancellor's Office, including receipt of a qualifying Cal Grant award, satisfactory academic progress (SAP), and the minimum enrollment requirements applicable to their eligibility category.

Students who qualify under provisions for current or former foster youth or who have approved enrollment accommodations through Disabled Students Programs and Services (DSPS) shall be awarded SSCG in accordance with applicable California law and Chancellor's Office guidance.

Award amounts are established annually by the California Community Colleges Chancellor's Office and are subject to available state funding.

Procedures

The Financial Aid Office will:

- Identify students who meet SSCG eligibility requirements using FAFSA or California Dream Act Application (CADAA) information, Cal Grant eligibility data, enrollment information, and institutional records.
- Verify that eligible students are receiving a qualifying Cal Grant award and meet all applicable SSCG eligibility requirements.
- Determine eligibility based on the student's enrollment level and any applicable statutory provisions for current or former foster youth or students with approved DSPS enrollment accommodations.
- Award and disburse SSCG funds in accordance with California Community Colleges Chancellor's Office requirements and institutional disbursement schedules.
- Monitor student eligibility throughout the award year and adjust awards when changes in enrollment, Cal Grant eligibility, satisfactory academic progress, funding availability, or other eligibility factors require an adjustment.
- Reconcile SSCG funds, complete required reporting, and coordinate with District Business and Administrative Services to ensure compliance with state fiscal requirements.
- Return SSCG funds when required by applicable state regulations and institutional refund policies.

- Maintain documentation supporting student eligibility, awards, disbursements, reporting, reconciliation, and returns of funds in accordance with state requirements and District records retention policies.

3.4.5 CALIFORNIA CHAFEE GRANT PROGRAM

Introduction

The California Chafee Grant Program is administered by the California Student Aid Commission (CSAC) and provides financial assistance to eligible current and former foster youth pursuing postsecondary education or career and technical training. Eligible students may use Chafee Grant funds while attending qualifying institutions in California or other eligible states. Funding is limited and awards are subject to annual state appropriations and available funding.

Policy

The Financial Aid Office administers the California Chafee Grant Program in accordance with the California Education Code, California Student Aid Commission (CSAC) regulations, program guidelines, and other applicable state requirements.

Students apply for the California Chafee Grant by submitting the California Chafee Grant Application and the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application (CADAA), as applicable. Students must satisfy all eligibility requirements established by CSAC, including current or former foster youth status, age requirements, enrollment in an eligible educational program, satisfactory academic progress, and other program requirements established by state law.

Award amounts, annual maximum awards, lifetime eligibility limits, and funding availability are established by the California Student Aid Commission and are subject to annual state appropriations.

Procedures

The Financial Aid Office will:

- Review student eligibility information received from the California Student Aid Commission (CSAC).
- Verify institutional eligibility, enrollment, and other requirements necessary for award disbursement.
- Award and disburse California Chafee Grant funds in accordance with CSAC requirements and institutional disbursement schedules.

- Monitor student eligibility, enrollment status, satisfactory academic progress, and lifetime eligibility throughout the award year.
- Coordinate with the California Student Aid Commission to resolve eligibility discrepancies or payment issues affecting student awards.
- Reconcile Chafee Grant funds and complete required reporting in accordance with CSAC requirements.
- Coordinate with District Business and Administrative Services to return funds when required by applicable state regulations and institutional refund policies.
- Maintain documentation supporting student eligibility, awards, disbursements, reporting, reconciliation, and returns of funds in accordance with California Student Aid Commission requirements and the District's records retention policies.

3.4.6 CALIFORNIA MILITARY DEPARTMENT GI BILL AWARD PROGRAM

Introduction

The California Military Department GI Bill Award Program is a state-funded educational assistance program that provides financial aid to eligible active members of the California National Guard, the California State Guard, and the California Naval Militia. The program is intended to encourage educational advancement while supporting military service. Awards are administered in accordance with the California Military Department's program requirements and available state funding.

Policy

The Financial Aid Office administers the California Military Department GI Bill Award Program in accordance with applicable California law, California Military Department requirements, California Student Aid Commission (CSAC) guidance, and institutional policies and procedures.

Students must meet all eligibility requirements established by the California Military Department, including military service eligibility, enrollment in an eligible educational program, satisfactory academic progress, and any other applicable program requirements. Award amounts and funding are subject to annual state appropriations and program availability.

Procedures

The Financial Aid Office will:

- Review student eligibility information received from the California Military Department, CSAC, or other authorized state agencies.

- Verify enrollment and institutional eligibility before disbursing program funds.
- Process awards and disbursements in accordance with program requirements and institutional disbursement schedules.
- Monitor student enrollment and continued eligibility throughout the award year.
- Coordinate with District Business and Administrative Services to reconcile program funds and complete any required fiscal reporting.
- Return funds when required by applicable state regulations and institutional refund policies.
- Maintain documentation supporting student eligibility, awards, disbursements, reporting, reconciliation, and returns of funds in accordance with state requirements and the District's records retention policies.

3.4.7 CALIFORNIA DREAM ACT SERVICE INCENTIVE GRANT (DSIG)

Introduction

The California Dream Act Service Incentive Grant (DSIG) Program is administered by the California Student Aid Commission (CSAC) and provides financial assistance to eligible California Dream Act Application (CADAA) students who perform qualifying community or volunteer service. The program encourages civic engagement while assisting eligible students with the cost of higher education.

Funding is subject to annual state appropriations and program availability.

Policy

The Financial Aid Office administers the California Dream Act Service Incentive Grant (DSIG) Program in accordance with the California Education Code, California Student Aid Commission (CSAC) regulations, program guidance, and applicable state requirements.

Students must submit a California Dream Act Application (CADAA) and a separate DSIG application for each award year, as required by CSAC. Students must also satisfy all program eligibility requirements established by CSAC, including maintaining an eligible Cal Grant award, completing the required community or volunteer service hours, maintaining satisfactory academic progress, and meeting all other applicable eligibility requirements.

Award amounts, annual funding, lifetime eligibility, and application deadlines are established annually by the California Student Aid Commission and are subject to available state funding.

Procedures

The Financial Aid Office will:

- Review student eligibility information received from the California Student Aid Commission (CSAC).
- Verify institutional eligibility, enrollment, and continued eligibility for the DSIG Program.
- Verify completion of the required community or volunteer service requirements in accordance with CSAC program guidance.
- Award and disburse DSIG funds in accordance with CSAC requirements and institutional disbursement schedules.
- Monitor student eligibility, Cal Grant status, enrollment, and satisfactory academic progress throughout the award year.
- Coordinate with District Business and Administrative Services to reconcile DSIG funds and complete required fiscal reporting.
- Return funds when required by applicable state regulations and institutional refund policies.
- Maintain documentation supporting student eligibility, service verification, awards, disbursements, reporting, reconciliation, and returns of funds in accordance with CSAC requirements and the District's records retention policies.

3.4.8 MIDDLE CLASS SCHOLARSHIP (MCS)

Introduction

The Middle-Class Scholarship (MCS) Program is administered by the California Student Aid Commission (CSAC) and provides financial assistance to eligible undergraduate students, including eligible students enrolled in approved California Community College bachelor's degree programs. The scholarship is intended to reduce the cost of attendance for eligible students who meet the requirements established by California law. Funding is subject to annual state appropriations and award calculations established by the California Student Aid Commission.

Policy

The Financial Aid Office administers the Middle-Class Scholarship (MCS) Program in accordance with applicable California Education Code, California Student Aid Commission (CSAC) regulations and guidance, and District policies and procedures.

Students are automatically considered for the Middle-Class Scholarship upon timely submission of the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application

(CADAA). Eligibility is determined by CSAC based on statutory requirements, including enrollment in an eligible academic program, satisfactory academic progress, cost of attendance, available financial resources, and other applicable eligibility criteria.

Award amounts are determined by CSAC and are subject to available state funding, annual appropriations, and program calculations established by law.

Procedures

The Financial Aid Office will:

- Review student eligibility and award information received from the California Student Aid Commission (CSAC).
- Verify institutional eligibility, enrollment, and other institutional data required for program administration.
- Review award information through WebGrants and other CSAC reporting systems, as applicable.
- Award and disburse Middle-Class Scholarship funds in accordance with CSAC requirements and District disbursement schedules.
- Monitor enrollment status, satisfactory academic progress, and continued eligibility throughout the award year.

3.4.9 California College Promise (AB 19 and AB 2)

Introduction

The California College Promise Program, established through Assembly Bill 19 (AB 19) and expanded through Assembly Bill 2 (AB 2), provides funding to California community colleges to waive enrollment fees and other eligible mandatory fees for qualifying students in accordance with state law and available funding. At Ventura County Community College District (VCCCD), each college administers its own California College Promise Program to increase college access, promote student persistence and completion, and reduce financial barriers to higher education.

Each college establishes program requirements consistent with applicable California Education Code, California Community Colleges Chancellor's Office guidance, available funding, and institutional policies and procedures.

Policy

The Financial Aid Office administers the California College Promise Program in accordance with applicable California Education Code, Assembly Bill 19 (AB 19), Assembly Bill 2 (AB 2), California

Community Colleges Chancellor's Office guidance, District policies and procedures, and each college's approved California College Promise Program requirements.

Students are considered for the California College Promise Program based on the eligibility requirements established by their respective college. Eligibility may include, but is not limited to, California residency or an eligible exemption, enrollment requirements, satisfactory academic progress, submission of the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA), participation in required student success activities, and other program-specific eligibility requirements.

Students approved by the Disabled Students Programs and Services (DSPS) office for a Reduced Course Load (RCL) due to a documented disability may satisfy the full-time enrollment requirement by enrolling in a minimum of nine (9) units, provided all other California College Promise Program eligibility requirements are met.

California College Promise benefits are limited to eligible fees authorized by state law and are subject to annual state appropriations and available funding.

Procedures

The Financial Aid Office will:

- Determine student eligibility in accordance with applicable state law, California Community Colleges Chancellor's Office guidance, and each college's approved California College Promise Program requirements.
- Verify submission of the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA), when required.
- Review and apply approved Disabled Students Programs and Services (DSPS) Reduced Course Load (RCL) accommodations when determining enrollment eligibility for the California College Promise Program.
- Award eligible California College Promise benefits through the District's student information system.
- Coordinate with Admissions and Records, Fiscal Services, and other campus departments to ensure eligible fees are waived appropriately.
- Monitor enrollment, satisfactory academic progress, and continued program eligibility throughout the award period.
- Adjust Promise Program benefits when changes in enrollment or eligibility affect a student's award.

- Reconcile program expenditures and complete required reporting in accordance with California Community Colleges Chancellor's Office requirements.
- Maintain documentation supporting eligibility determinations, awards, adjustments, reconciliations, and program administration in accordance with District records retention policies.

3.5 Other Financial Assistance Programs

Introduction

In addition to federal, state, and institutional financial aid programs, Ventura County Community College District (VCCCD) administers or coordinates other forms of financial assistance that may be available to eligible students. These programs are administered in accordance with applicable federal and state laws, regulations, and District policies and procedures.

Other financial assistance may include, but is not limited to, private educational loans, third-party educational assistance, employer educational benefits, and other financial resources that must be considered when determining a student's eligibility for financial aid.

3.5.1 Alternative/Private Educational Loans

Introduction

Alternative or private educational loans are non-federal loans offered by banks, credit unions, and other private lending institutions to assist students with educational expenses. Unlike Federal Direct Loans, private educational loans are credit-based and generally do not provide the same borrower protections, repayment options, deferment options, or loan forgiveness benefits available through the federal student loan programs.

Students are encouraged to exhaust all available federal and state financial aid options before pursuing a private educational loan.

Policy

The Financial Aid Office certifies eligible private educational loans in accordance with the federal Truth in Lending Act, applicable federal regulations, California law, including Assembly Bill 721 (AB 721), and District policies and procedures.

The District does not recommend, endorse, or maintain a preferred lender arrangement with any private educational loan lender. Students may select any eligible lender of their choice.

Prior to certifying a private educational loan, the Financial Aid Office shall:

- Encourage students to complete the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA), as applicable, and determine eligibility for federal and state financial aid programs.
- Inform students of the availability and benefits of Federal Direct Loans, including flexible repayment options, income-driven repayment plans, deferment and forbearance provisions, and applicable loan forgiveness opportunities, as required by Assembly Bill 721.
- Ensure that the student's total financial assistance, including private educational loans, does not exceed the student's Cost of Attendance (COA).

Procedures

The Financial Aid Office will:

- Review the student's eligibility for federal and state financial aid prior to certifying a private educational loan.
- Verify enrollment status and Cost of Attendance.
- Determine the student's remaining financial aid eligibility after considering all other financial assistance.
- Certify private educational loans only for the amount the student is eligible to receive.
- Complete lender certification requests in accordance with federal regulations and lender requirements.
- Maintain documentation supporting loan certifications within the student's financial aid record.
- Process adjustments or cancellations when required due to changes in eligibility, enrollment, or other financial assistance.

3.5.2 Determination of Financial Need

Introduction

Federal regulations require institutions participating in the Title IV student financial assistance programs to coordinate all sources of financial assistance when determining a student's eligibility for financial aid. The Financial Aid Office evaluates all financial resources to ensure students do not receive financial assistance in excess of their financial need or Cost of Attendance (COA), as applicable.

Policy

In accordance with **34 CFR § 673.5**, the Financial Aid Office coordinates all federal, state, institutional, private, and third-party financial assistance when determining a student's eligibility for financial aid.

Financial assistance includes grants, scholarships, tuition waivers, fee waivers, private educational loans, employer educational assistance, veterans' educational benefits, institutional aid, and other educational resources required to be considered under applicable federal regulations.

The Financial Aid Office shall ensure that:

- Need-based financial aid does not exceed the student's demonstrated financial need.
- Total financial assistance does not exceed the student's Cost of Attendance (COA).
- Overawards are identified and resolved in accordance with applicable federal and state regulations.
- Professional Judgment may be exercised, when permitted by law, to adjust the Cost of Attendance or other data elements based on documented special or unusual circumstances.

Procedures

The Financial Aid Office will:

- Review all known sources of financial assistance received by or on behalf of the student.
- Coordinate federal, state, institutional, private, and third-party financial assistance when determining eligibility.
- Include applicable educational resources in the student's financial aid package as required by federal regulations.
- Monitor financial aid awards throughout the award year to identify potential overawards.
- Adjust financial aid awards, when necessary, to maintain compliance with federal and state regulations.
- Exercise Professional Judgment in accordance with federal law, state regulations, and District policy when appropriate documentation supports an adjustment.
- Maintain documentation supporting eligibility determinations, Professional Judgment decisions, award adjustments, and overaward resolutions in accordance with District records retention policies.

3.5.3 Emergency Financial Assistance

Introduction

Ventura County Community College District (VCCCD) may administer emergency financial assistance through institutional, state, federal, or private funding sources to assist students experiencing unforeseen financial emergencies that could impede their ability to remain enrolled or successfully complete their educational program. Emergency financial assistance is intended to address immediate, unexpected expenses and is administered in accordance with applicable federal and state laws, funding requirements, and District policies and procedures.

Policy

Emergency financial assistance shall be administered in accordance with applicable U.S. Department of Education guidance, funding source requirements, and District policies and procedures.

When permitted under applicable federal guidance, qualifying emergency financial assistance is not considered Estimated Financial Assistance (EFA) or Other Financial Assistance (OFA) for purposes of determining Title IV eligibility.

Emergency financial assistance may be provided to assist students with unexpected educationally related expenses, including, but not limited to:

- Food
- Housing
- Transportation
- Course materials and supplies
- Required equipment
- Other emergency expenses determined by the institution to support a student's continued enrollment

The District retains the discretion to determine whether a student's circumstances constitute a qualifying emergency and whether requested expenses are reasonable and allowable under the applicable funding source.

Emergency financial assistance shall not be used to circumvent federal Cost of Attendance limitations or other financial aid regulations.

Procedures

The Financial Aid Office will:

- Review emergency financial assistance requests, when required by the funding source or institutional procedures.
- Coordinate with the administering department to ensure compliance with applicable federal, state, institutional, and funding source requirements.
- Determine whether emergency financial assistance must be considered in the student's financial aid eligibility in accordance with current federal guidance.
- Document the basis for emergency financial assistance awards, when required.
- Maintain records supporting eligibility determinations, approvals, disbursements, and program compliance in accordance with District records retention policies.
- Coordinate with other campus departments administering emergency aid programs to ensure consistent application of District policies and compliance with applicable regulations.

SECTION 4: STUDENT CONSUMER INFORMATION

Introduction

The Ventura County Community College District (VCCCD) is committed to providing accurate, timely, and accessible consumer information to current and prospective students, employees, and the public in accordance with the Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act (HEOA), the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act), the Family Educational Rights and Privacy Act (FERPA), and other applicable federal and state laws and regulations.

Consumer information promotes transparency, supports informed decision-making, and ensures that students have access to information regarding institutional policies, educational programs, financial aid, campus safety, student rights, and other topics required by federal law. Responsibility for maintaining consumer information is shared among multiple District and college departments. The Financial Aid Offices collaborate with these departments to ensure that financial aid-related consumer information is accurate, current, and readily available.

Consumer information is published through each college's Consumer Information webpage, the college catalog, official District and college websites, annual notifications, and other methods required by federal regulations.

4.1 Federal Student Consumer Information Requirements

Introduction

The Higher Education Act (HEA), the Higher Education Opportunity Act (HEOA), and applicable federal regulations require institutions participating in the Title IV federal student financial assistance programs to disclose specified consumer information to current and prospective students, employees, and the public.

Ventura County Community College District (VCCCD) fulfills these requirements by maintaining comprehensive consumer information resources that are readily accessible through each college's Consumer Information webpage and through other methods required by federal regulations.

Policy

The District shall provide required consumer information in accordance with the Higher Education Act (HEA), the Higher Education Opportunity Act (HEOA), the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act), the Family Educational Rights and Privacy Act (FERPA), and other applicable federal and state laws and regulations.

Required disclosures shall be maintained in an accessible format, updated as required by law, and made available to current and prospective students, employees, and the public through the appropriate District or college websites or other approved methods.

Each department responsible for maintaining consumer information shall ensure that the information is accurate, current, and readily available.

Procedures

The Financial Aid Office will:

- Coordinate with District and college departments responsible for consumer information disclosures affecting financial aid recipients.
- Ensure required financial aid consumer information is published and maintained in accordance with applicable federal and state regulations.
- Participate in the periodic review of financial aid consumer information to ensure its accuracy and completeness.
- Verify that required financial aid disclosures remain accessible through each college's Consumer Information webpage.
- Refer students, employees, and members of the public to the appropriate department for consumer information maintained outside the Financial Aid Office.
- Maintain documentation supporting compliance with applicable consumer information disclosure requirements.

4.2 Institutional Consumer Information

Introduction

Federal regulations require institutions participating in the Title IV federal student financial assistance programs to make certain institutional information readily available to current and prospective students. These disclosures promote transparency and assist students and families in making informed educational and financial decisions.

Institutional consumer information is maintained by the appropriate District and college departments and is published through official District and college websites, the college catalog, student handbooks, annual notifications, and other institutional publications.

Policy

Ventura County Community College District (VCCCD) shall make required institutional consumer information available in accordance with applicable federal and state laws and regulations.

Required institutional consumer information includes, but is not limited to:

- Institutional accreditation and licensing
- Academic programs and instructional facilities
- Cost of Attendance (COA)
- Tuition and fees
- Refund policies
- Student services and support programs
- Academic policies and procedures
- Financial aid information
- Student outcomes and completion information
- Campus safety and security information
- Other disclosures required under the Higher Education Act and applicable regulations

Each department is responsible for maintaining the accuracy and timeliness of the information within its area of responsibility.

Procedures

The Financial Aid Office will:

- Maintain and publish financial aid consumer information for which it is responsible.
- Coordinate with Admissions and Records, Institutional Research, Student Affairs, Campus Police, Fiscal Services, and other responsible departments to ensure institutional consumer information remains accurate and current.
- Refer students and prospective students to the appropriate office for information maintained outside the Financial Aid Office.
- Review financial aid-related consumer information periodically to ensure compliance with applicable federal regulations.
- Maintain documentation supporting compliance with institutional disclosure requirements.

4.3 Annual Consumer Information Notification

Introduction

Federal law requires institutions participating in the Title IV federal student financial assistance programs to annually notify enrolled students of the availability of consumer information and how to obtain it. The annual notification provides students with a centralized resource identifying the various consumer information disclosures required under federal law.

Policy

Ventura County Community College District (VCCCD) shall annually notify enrolled students of the availability of required consumer information in accordance with the Higher Education Act, applicable federal regulations, and District policies.

The annual notification includes instructions for accessing consumer information through the District's and each college's official Consumer Information webpage and other institutional resources.

Each department is responsible for maintaining the accuracy of the consumer information within its area of responsibility.

Procedures

The Financial Aid Office will:

- Coordinate with District and college departments responsible for financial aid-related consumer information.
- Ensure financial aid consumer information is included within the annual consumer information notification, as applicable.

- Provide students with information or referrals regarding consumer disclosures maintained by other departments.
- Participate in periodic reviews to verify compliance with applicable federal disclosure requirements.
- Maintain documentation supporting compliance with annual notification requirements.

SECTION 5: CAMPUS SAFETY AND SECURITY DISCLOSURES

Introduction

The Ventura County Community College District (VCCCD) is committed to maintaining a safe and secure learning and working environment. In accordance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act), the Violence Against Women Act (VAWA), and other applicable federal and state laws, the District provides annual campus safety and security disclosures to current and prospective students, employees, and the public.

The VCCCD Police Department is responsible for preparing, maintaining, and publishing campus safety disclosures, including the Annual Security Report and Daily Crime Log. The Financial Aid Office supports compliance by informing students of the availability of these disclosures through required consumer information notifications and referring students to the appropriate resources.

5.1 Annual Security Report

Introduction

The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act) requires institutions participating in the Title IV federal student financial assistance programs to publish an [Annual Security Report \(ASR\)](#) containing campus crime statistics, campus security policies, and information regarding the institution's safety and security programs.

Policy

Ventura County Community College District (VCCCD) shall publish an Annual Security Report (ASR) each year in accordance with the Clery Act, the Violence Against Women Act (VAWA), and applicable federal regulations.

The Annual Security Report is prepared and distributed by the VCCCD Police Department and includes information required by federal law, including:

- Campus crime statistics for the previous three calendar years.

- Campus security policies and procedures.
- Procedures for reporting criminal activity and emergencies.
- Crime prevention and campus safety information.
- Fire safety information, when applicable.
- Statistics and policy statements required under the Violence Against Women Act (VAWA), including domestic violence, dating violence, sexual assault, and stalking.

The Annual Security Report shall be made available to current and prospective students and employees by the federally required deadline.

Procedures

The Financial Aid Office will:

- Include information regarding the availability of the Annual Security Report in required annual consumer information notifications.
- Refer students and prospective students to the VCCCD Police Department or the appropriate college website to obtain the Annual Security Report.
- Coordinate with the VCCCD Police Department, as necessary, regarding consumer information disclosure requirements affecting financial aid compliance.

5.2 Daily Crime Log

Introduction

The Clery Act requires institutions with a campus police or security department to maintain a [Daily Crime Log](#) documenting reported criminal incidents occurring within the department's Clery geography.

Policy

The VCCCD Police Department shall maintain a Daily Crime Log in accordance with applicable federal regulations. The log shall be available for public inspection and updated as required by law.

Procedures

The Financial Aid Office will:

- Refer students and members of the public requesting crime log information to the VCCCD Police Department or the Daily Crime Log published on the District's website.

- Include references to the availability of the Daily Crime Log within consumer information resources, when applicable.

SECTION 6: APPLICATIONS, FORMS, AND DEADLINES

Introduction

This section establishes the Ventura County Community College District's (VCCCD) policies and procedures for administering student financial aid applications, reviewing required documentation, processing financial aid forms, and communicating financial aid deadlines. These procedures ensure the equitable, timely, and compliant administration of federal, state, and institutional financial aid programs.

6.1 Application Process

Introduction

Students seeking federal, state, and institutional financial aid must submit the appropriate financial aid application for each award year. The Financial Aid Office reviews submitted applications, determines eligibility, requests additional documentation when necessary, and processes financial aid in accordance with applicable federal and state laws, regulations, and District policies and procedures.

Policy

Students applying for financial aid must submit either the **Free Application for Federal Student Aid (FAFSA)** or the **California Dream Act Application (CADAA)** for each award year, as applicable.

Submission of a financial aid application does not guarantee eligibility or the receipt of financial aid. Financial aid awards are contingent upon student eligibility, compliance with applicable program requirements, and the availability of funds.

Students are responsible for:

- Submitting a complete FAFSA or CADAA each award year.
- Providing all requested documentation necessary to determine eligibility.
- Responding promptly to requests for additional information.
- Maintaining eligibility, including Satisfactory Academic Progress (SAP), enrollment in an eligible program of study, and compliance with all applicable federal and state requirements.

- Reporting any changes that may affect financial aid eligibility, including the receipt of outside financial assistance.
- Using financial aid funds solely for educational expenses related to attendance.

Students transferring to another institution must complete that institution's financial aid application process, as financial aid eligibility does not automatically transfer between institutions.

Procedures

The Financial Aid Office will:

- Receive and review FAFSA and CADAA application information.
- Determine student eligibility for federal, state, and institutional financial aid programs.
- Notify students of outstanding requirements or additional documentation needed through the District's approved student communication systems.
- Review submitted documentation and resolve conflicting information, when applicable.
- Process financial aid awards upon completion of all eligibility requirements.
- Correct application information or financial aid awards when necessary to comply with applicable regulations.
- Maintain application and eligibility documentation in accordance with District records retention policies.

6.2 Financial Aid Forms and Supporting Documentation

Introduction

The Financial Aid Office utilizes standardized forms and supporting documentation to verify eligibility, resolve conflicting information, process appeals, administer financial aid programs, and comply with applicable federal and state regulations.

Policy

Students may be required to submit additional forms or supporting documentation beyond the FAFSA or CADAA to establish or maintain eligibility for financial aid.

Required documentation shall be collected, reviewed, and maintained in accordance with applicable federal and state regulations, District policies and procedures, and program-specific requirements.

Electronic submission of forms is permitted through District-approved systems when available.

Procedures

The Financial Aid Office will:

- Notify students of required forms and supporting documentation.
- Accept documentation submitted through approved electronic or paper processes.
- Review documentation for completeness, accuracy, and consistency.
- Resolve conflicting information prior to awarding or disbursing financial aid.
- Maintain documentation within the student's financial aid record in accordance with District records retention policies.
- Utilize District-approved electronic systems for the collection and processing of financial aid forms when available.

6.3 Financial Aid Deadlines

Introduction

The Financial Aid Office establishes and publishes financial aid application, document submission, and processing deadlines to facilitate the timely administration of financial aid programs and compliance with applicable federal and state requirements.

Policy

Students are responsible for meeting all published financial aid application, document submission, enrollment, and program deadlines.

The District shall publish financial aid deadlines through official college websites and other approved communication methods. Deadlines may vary by program, funding availability, or award year.

Failure to meet published deadlines may delay processing, reduce eligibility for certain financial aid programs, or result in the loss of limited funding opportunities.

Procedures

The Financial Aid Office will:

- Establish and publish financial aid processing deadlines for each award year.
- Communicate applicable deadlines through the District's approved communication methods.

- Process completed financial aid files in accordance with established timelines and available resources.
- Update published deadlines when necessary due to regulatory changes or operational needs.
- Maintain current financial aid deadline information on each college's official Financial Aid webpage.

6.4 Document Assignment, Collection, and Tracking

Introduction

The Financial Aid Office collects, reviews, and tracks documentation necessary to determine student eligibility for federal, state, and institutional financial aid programs. Required documentation is assigned based on applicable federal and state regulations, institutional policies, and individual student circumstances.

Policy

The Financial Aid Office shall assign, collect, review, and maintain documentation necessary to determine and verify student eligibility for financial aid programs.

Students shall be notified of any required documentation or outstanding actions through the District's approved student communication systems. Financial aid applications will not be considered complete until all required documentation has been received, reviewed, and all eligibility requirements have been satisfied.

Application data received from the Free Application for Federal Student Aid (FAFSA) and the California Dream Act Application (CADAA) shall be imported into the District's student information system for processing.

Procedures

The Financial Aid Office will:

- Receive electronic FAFSA and CADAA application data for the District's federal school codes.
- Import application information into the District's student information system.
- Assign required documentation based on federal and state requirements, institutional policies, and individual student circumstances.
- Notify students of outstanding documentation and required actions through approved communication methods.

- Review submitted documentation for completeness, accuracy, and consistency.
- Resolve conflicting information prior to determining eligibility and awarding financial aid.
- Notify eligible students when financial aid awards have been finalized.
- Maintain documentation and processing records in accordance with District records retention policies.

6.5 Special Circumstances Review

Introduction

Students and their families may experience significant changes in financial or personal circumstances that are not accurately reflected on the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA). The Financial Aid Office provides students with the opportunity to request a review of these circumstances in accordance with applicable federal and state laws, regulations, and District policies and procedures.

Policy

Students who experience significant changes in financial or family circumstances may request a Special Circumstances Review by the Financial Aid Office.

The Financial Aid Office shall review requests for special circumstances and determine whether the exercise of Professional Judgment is appropriate in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) guidance, and District policies and procedures.

Requests shall be evaluated on a case-by-case basis using supporting documentation provided by the student. Submission of a request does not guarantee an adjustment to a student's financial aid eligibility, Student Aid Index (SAI), Cost of Attendance (COA), or financial aid award.

Procedures

The Financial Aid Office will:

- Inform students of the availability of a Special Circumstances Review when appropriate.
- Provide students with the required forms and instructions for submitting supporting documentation.
- Review all submitted documentation for completeness and determine whether additional information is required.

- Evaluate each request on an individual basis to determine whether the exercise of Professional Judgment is appropriate.
- Notify students of the outcome of the review and any resulting changes to financial aid eligibility or awards.
- Maintain documentation supporting the review, determination, and any resulting adjustments in accordance with District records retention policies.

SECTION 7: VERIFICATION AND ELIGIBILITY DETERMINATION

Introduction

This section establishes the Ventura County Community College District's (VCCCD) policies and procedures for verifying information reported on financial aid applications, collecting and reviewing required documentation, resolving conflicting information, and determining student eligibility for federal, state, and institutional financial aid programs. These procedures ensure compliance with applicable federal and state laws and regulations while promoting the accurate, equitable, and timely administration of financial aid.

Verification is an integral component of the financial aid eligibility determination process. The Financial Aid Office administers verification in accordance with regulations established by the U.S. Department of Education, the California Student Aid Commission (CSAC), and applicable District policies and procedures. Students selected for verification or identified as having conflicting information must satisfy all applicable documentation requirements before eligibility for financial aid can be determined.

7.1 Verification

Introduction

Verification is the process of confirming the accuracy of information reported on the Free Application for Federal Student Aid (FAFSA) and, when applicable, the California Dream Act Application (CADAA). Applicants may be selected for verification by the U.S. Department of Education through the FAFSA Processing System (FPS), by the California Student Aid Commission (CSAC), or by the Financial Aid Office based on conflicting or inconsistent information identified during the review process.

The purpose of verification is to ensure the accurate determination of student eligibility for federal, state, and institutional financial aid programs. Verification is intended to confirm the accuracy of application information and resolve discrepancies; it is not intended to function as a forensic audit of a student's financial circumstances.

Policy

The Financial Aid Office shall administer verification in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Students selected for verification must submit all required documentation before eligibility for applicable financial aid programs can be determined. Verification shall be completed prior to the disbursement of Title IV financial aid when required by federal regulations.

The Financial Aid Office reserves the authority to request additional documentation whenever conflicting information exists or additional information is necessary to accurately determine a student's eligibility for financial aid.

Failure to provide required documentation by the established deadlines may result in the cancellation or denial of financial aid for the applicable award year.

Procedures

The Financial Aid Office will:

- Receive verification selections from the FAFSA Processing System (FPS), the California Student Aid Commission (CSAC), and institutional review processes.
- Notify students of verification requirements through the District's approved student communication systems.
- Assign and collect required verification documentation.
- Review documentation for completeness, accuracy, and consistency.
- Resolve conflicting information prior to determining financial aid eligibility.
- Request additional documentation when necessary to clarify discrepancies.
- Submit required corrections to the appropriate federal or state processing systems, when applicable.
- Complete verification before disbursing financial aid when required by federal regulations.
- Maintain documentation supporting the verification process in accordance with applicable regulations and District records retention policies.

7.1.1 Selection of Applicants for Verification

Introduction

Federal regulations require institutions participating in the Title IV federal student financial assistance programs to verify certain information reported on the Free Application for Federal Student Aid (FAFSA) for applicants selected by the U.S. Department of Education or by the

institution. The verification process helps ensure the accurate determination of student eligibility and the proper administration of federal student financial aid programs.

Policy

The Financial Aid Office shall verify applicant information in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Applicants may be selected for verification by the U.S. Department of Education through the FAFSA Processing System (FPS) using a risk-based selection process or may be selected by the Financial Aid Office when conflicting information, inconsistent data, or other circumstances warrant additional review.

The Financial Aid Office shall establish procedures for notifying applicants of verification requirements, identifying required documentation, establishing submission deadlines, resolving conflicting information, correcting FAFSA data when necessary, and referring suspected cases of fraud or other criminal misconduct to the U.S. Department of Education Office of Inspector General (OIG), as required by federal regulations.

Verification requirements may be waived only when an applicant qualifies for a federal verification exclusion and the Financial Aid Office obtains any required documentation supporting the exclusion.

Procedures

The Financial Aid Office will:

- Process applicants selected for verification by the FAFSA Processing System (FPS).
- Institutionally select applicants for verification when conflicting information or other circumstances require additional review.
- Notify students of required verification documentation through the District's approved student communication systems.
- Establish reasonable deadlines for the submission of verification documentation in accordance with applicable federal regulations.
- Review submitted documentation to determine whether corrections to FAFSA information are required.
- Submit or require the submission of FAFSA corrections when necessary to accurately determine student eligibility.
- Apply applicable federal verification exclusions when appropriate supporting documentation is received.
- Refer suspected cases of fraud or other criminal misconduct to the U.S. Department of Education Office of Inspector General (OIG), when required.

- Maintain documentation supporting verification selections, determinations, corrections, exclusions, and referrals in accordance with applicable federal regulations and District records retention policies.

7.1.2 Acceptable Documentation and Forms

Introduction

Applicants selected for verification must submit documentation sufficient to verify the information identified by the U.S. Department of Education or the Financial Aid Office. The documentation required varies depending on the applicant's verification selection and the FAFSA data elements subject to verification for the applicable award year.

Each award year, the U.S. Department of Education publishes guidance identifying the FAFSA information subject to verification and the acceptable documentation that institutions may use to complete the verification process.

Policy

The Financial Aid Office shall obtain and review acceptable documentation in accordance with applicable federal regulations, annual U.S. Department of Education guidance, and District policies and procedures.

Students selected for verification shall submit all required documentation by the established verification deadline. Documentation must be sufficient to verify the required FAFSA data elements and resolve any conflicting information.

When standard documentation is unavailable, the Financial Aid Office may accept alternative documentation permitted by federal regulations or U.S. Department of Education guidance.

Failure to provide required documentation within the established timeframe may result in the cancellation or denial of federal financial aid eligibility for the applicable award year.

Procedures

The Financial Aid Office will:

- Determine the documentation required based on the student's verification selection and applicable federal guidance.
- Notify students of all required documentation through the District's approved student communication systems.
- Review submitted documentation for completeness, accuracy, and consistency.

- Request additional or alternative documentation when necessary to resolve conflicting information or satisfy verification requirements.
- Accept alternative documentation only when permitted by applicable federal regulations or U.S. Department of Education guidance.
- Complete verification after all required documentation has been received and reviewed.
- Maintain all verification documentation in accordance with applicable federal regulations and District records retention policies.

7.1.3 Verification Deadlines

Introduction

Federal regulations establish deadlines for completing verification and submitting corrections to FAFSA information. The Financial Aid Office establishes institutional deadlines to facilitate the timely processing and awarding of financial aid while ensuring compliance with federal requirements.

Students selected for verification are responsible for submitting all requested documentation by the applicable deadlines.

Policy

The Financial Aid Office shall establish and publish verification deadlines for each award year in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Students selected for verification must submit all required documentation by the established deadlines. Verification must be completed before the disbursement of Title IV financial aid when required by federal regulations.

Failure to submit required documentation by the applicable deadlines may result in the cancellation, reduction, or denial of financial aid eligibility for the applicable award year.

The Financial Aid Office may establish priority or processing deadlines to facilitate the timely awarding and disbursement of financial aid. Such deadlines shall not supersede applicable federal deadlines.

Procedures

The Financial Aid Office will:

- Establish and publish institutional verification deadlines for each award year.

- Notify students of verification deadlines through the District's approved student communication systems.
- Monitor outstanding verification requirements and communicate with students regarding incomplete files.
- Process completed verification files in the order received, subject to staffing and operational priorities.
- Complete verification and submit required corrections within applicable federal processing deadlines.
- Cancel or adjust financial aid awards when students fail to satisfy verification requirements by the applicable deadlines.
- Maintain documentation supporting verification completion and compliance with federal and institutional deadlines.

7.1.4 Resolution of Conflicting Information

Introduction

Federal regulations require institutions participating in the Title IV federal student financial assistance programs to identify and resolve conflicting information that may affect a student's eligibility for financial aid. Conflicting information may be identified through the student's financial aid application, supporting documentation, institutional records, or information received from other sources.

The Financial Aid Office is responsible for ensuring that all conflicting information is adequately resolved before determining eligibility for, or disbursing, federal student financial aid.

Policy

The Financial Aid Office shall identify, review, and resolve conflicting information in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Conflicting information shall be resolved before determining a student's eligibility for federal, state, or institutional financial aid, or before disbursing financial aid when required by applicable regulations.

The Financial Aid Office may request additional documentation whenever information provided by the student is inconsistent, incomplete, or conflicts with information obtained from other sources.

If conflicting information cannot be satisfactorily resolved, the Financial Aid Office shall not award or disburse financial aid until the discrepancy has been resolved or the student is determined to be ineligible.

Procedures

The Financial Aid Office will:

- Review financial aid applications, supporting documentation, and institutional records for conflicting information.
- Request additional documentation or clarification from the student when necessary to resolve discrepancies.
- Evaluate all documentation to determine the accuracy of the information reported.
- Submit required corrections to the FAFSA or other applicable processing systems when necessary.
- Recalculate financial aid eligibility when corrections or updated information affect a student's eligibility.
- Delay or suspend awarding and disbursement until all conflicting information has been resolved, when required.
- Document the resolution of conflicting information within the student's financial aid record.
- Maintain documentation supporting the review, resolution, and any resulting adjustments in accordance with applicable federal regulations and District records retention policies.

7.1.5 Verification Exclusions

Introduction

Federal regulations provide specific circumstances under which applicants selected for verification may be excluded from completing the verification process. These exclusions recognize situations in which verification is not required or cannot reasonably be completed.

The Financial Aid Office applies verification exclusions in accordance with applicable federal regulations and U.S. Department of Education guidance.

Policy

The Financial Aid Office shall apply verification exclusions in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Applicants selected for verification may be excluded from completing verification when they meet one or more federally authorized exclusion criteria and the Financial Aid Office obtains any documentation required to support the exclusion.

Verification exclusions shall be applied only as permitted by federal regulations and shall not be granted solely for the convenience of the student or the institution.

Procedures

The Financial Aid Office will:

- Review applicants selected for verification to determine whether a federal verification exclusion applies.
- Obtain and review supporting documentation, when required, to substantiate the applicable exclusion.
- Apply verification exclusions only in accordance with applicable federal regulations and U.S. Department of Education guidance.
- Document the basis for the verification exclusion within the student's financial aid record.
- Proceed with determining financial aid eligibility in accordance with applicable federal regulations when a valid verification exclusion has been established.
- Maintain documentation supporting verification exclusions in accordance with District records retention policies.

7.1.6 Data Elements to be Verified

Introduction

Each award year, the U.S. Department of Education identifies the Free Application for Federal Student Aid (FAFSA) data elements subject to verification through notices published in the Federal Register and other official guidance. The specific FAFSA data elements required for verification vary by award year and by the applicant's verification selection.

The Financial Aid Office verifies only those FAFSA data elements identified by the U.S. Department of Education or those necessary to resolve conflicting information and accurately determine a student's eligibility for federal, state, and institutional financial aid.

Policy

The Financial Aid Office shall verify FAFSA data elements in accordance with applicable federal regulations, annual U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Only those FAFSA data elements identified by the U.S. Department of Education for the applicable award year, or those necessary to resolve conflicting information or determine student eligibility, shall be verified. The Financial Aid Office may request additional documentation whenever necessary to accurately determine a student's eligibility for financial aid.

Institutional verification may also be performed when discrepancies, conflicting information, or other circumstances indicate that additional review is necessary to ensure the accurate administration of federal, state, and institutional financial aid programs.

Procedures

The Financial Aid Office will:

- Review annual U.S. Department of Education guidance identifying the FAFSA data elements subject to verification for the applicable award year.
- Determine the required verification items based on the student's verification selection and applicable federal guidance.
- Verify only those FAFSA data elements required by federal regulations or necessary to resolve conflicting information.
- Request additional documentation when necessary to verify required data elements or determine student eligibility.
- Review all documentation submitted to ensure the accuracy and completeness of the information provided.
- Submit or require the submission of FAFSA corrections when verification identifies errors affecting student eligibility.
- Recalculate financial aid eligibility when corrected information results in changes to the student's eligibility.
- Maintain documentation supporting all verified data elements in accordance with applicable federal regulations and District records retention policies.

7.1.7 Use of Federal Tax Information (FTI) and the FUTURE Act Direct Data Exchange (FA-DDX)

Introduction

The FAFSA Simplification Act and the Fostering Undergraduate Talent by Unlocking Resources for Education (FUTURE) Act modernized the federal financial aid application process by allowing the U.S. Department of Education to securely obtain Federal Tax Information (FTI) directly from the Internal Revenue Service (IRS) through the FUTURE Act Direct Data Exchange (FA-DDX). The use of FA-DDX improves the accuracy of financial aid eligibility determinations while reducing the documentation burden for applicants.

Policy

The Financial Aid Office shall administer Federal Tax Information (FTI) in accordance with the FAFSA Simplification Act, the FUTURE Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

All required FAFSA contributors, including students, spouses, parents, and stepparents, as applicable, must provide consent and approval for the U.S. Department of Education to obtain Federal Tax Information through FA-DDX when required to establish eligibility for federal student financial aid.

Federal Tax Information received through FA-DDX shall be considered verified for the applicable tax information transferred from the Internal Revenue Service unless conflicting information exists or additional documentation is required under applicable federal regulations or U.S. Department of Education guidance.

The Financial Aid Office shall protect the confidentiality of Federal Tax Information in accordance with applicable federal privacy laws and security requirements.

Procedures

The Financial Aid Office will:

- Utilize Federal Tax Information received through the FAFSA Processing System (FPS) in accordance with applicable federal requirements.
- Accept Federal Tax Information transferred through FA-DDX as verified unless additional documentation is required by federal regulations or conflicting information exists.
- Request alternative documentation only when Federal Tax Information is unavailable or additional documentation is permitted or required by applicable federal guidance.
- Safeguard Federal Tax Information in accordance with federal privacy, confidentiality, and information security requirements.
- Maintain records supporting verification determinations in accordance with applicable federal regulations and District records retention policies.

7.1.8 Alternative Documentation

Introduction

Although the FUTURE Act Direct Data Exchange (FA-DDX) provides the primary method for obtaining Federal Tax Information (FTI), there are circumstances in which tax information cannot be transferred electronically or additional documentation is required to complete the verification process. In these situations, applicants must provide alternative documentation acceptable under applicable federal regulations and U.S. Department of Education guidance.

Policy

The Financial Aid Office shall accept alternative documentation only when Federal Tax Information is unavailable through FA-DDX or when additional documentation is required to determine student eligibility in accordance with applicable federal regulations and U.S. Department of Education guidance.

Alternative documentation shall be sufficient to verify the applicable FAFSA data elements and resolve any conflicting information. Documentation requirements shall be based on the circumstances of the individual applicant and the applicable federal guidance for the award year.

Examples of situations requiring alternative documentation may include, but are not limited to:

- Identity theft affecting federal tax records.
- Amended federal income tax returns.
- Foreign income tax returns.
- Tax filing extensions.
- Non-tax filers.
- Other circumstances identified by the U.S. Department of Education.

Procedures

The Financial Aid Office will:

- Determine when alternative documentation is required to complete verification.
- Inform students of the documentation required based on their individual circumstances.
- Review alternative documentation for completeness, accuracy, and compliance with applicable federal guidance.

- Request additional documentation when necessary to resolve conflicting information or verify eligibility.
- Accept alternative documentation only when permitted by applicable federal regulations and U.S. Department of Education guidance.
- Document the basis for accepting alternative documentation within the student's financial aid record.
- Maintain all documentation in accordance with applicable federal regulations and District records retention policies.

7.1.9 Updating and Correcting FAFSA Information

Introduction

The Free Application for Federal Student Aid (FAFSA) represents a snapshot of a student's financial and family circumstances as of the date the application is submitted. During the verification process or the review of conflicting information, the Financial Aid Office may identify errors or circumstances requiring corrections to FAFSA data. Certain FAFSA information may also require updates as permitted by federal regulations.

Policy

The Financial Aid Office shall correct FAFSA information when verification or the resolution of conflicting information identifies errors or omissions that affect a student's eligibility for financial aid.

FAFSA information shall not be updated unless required or permitted by applicable federal regulations or U.S. Department of Education guidance. Updates and corrections shall be completed in accordance with federal requirements and District policies and procedures.

Following the receipt of corrected FAFSA information, the Financial Aid Office shall review the updated eligibility data and revise the student's financial aid eligibility and awards, as appropriate.

Procedures

The Financial Aid Office will:

- Review verification documentation to determine whether FAFSA corrections or permitted updates are required.
- Submit or require the submission of corrections through the FAFSA Processing System (FPS), as applicable.

- Review corrected FAFSA information received from the U.S. Department of Education.
- Recalculate the student's eligibility for federal, state, and institutional financial aid based on the corrected information.
- Adjust financial aid awards and disbursements, when necessary, to reflect the student's revised eligibility.
- Notify students of changes affecting their financial aid eligibility or awards through the District's approved communication methods.
- Maintain documentation supporting all FAFSA corrections, updates, and resulting award adjustments in accordance with applicable federal regulations and District records retention policies.

7.1.10 High School Completion and Academic Qualifications

Introduction

Federal law requires students to satisfy minimum educational qualifications to be eligible for Title IV federal student financial aid programs. The Financial Aid Office is responsible for confirming that applicants meet these eligibility requirements before awarding or disbursing federal student aid.

Students generally establish eligibility by possessing a high school diploma, a recognized equivalent, or by meeting another educational qualification authorized under applicable federal law and regulations.

Policy

The Financial Aid Office shall determine whether applicants meet the educational qualifications required for participation in the Title IV federal student financial aid programs in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

To satisfy the high school completion requirement, a student must meet one of the educational qualifications established under federal law, including, but not limited to:

- Possessing a high school diploma or a recognized equivalent.
- Completing secondary education through a homeschool program that complies with applicable state law.
- Qualifying through another educational pathway authorized under applicable federal law and regulations.

The Financial Aid Office may request documentation necessary to verify a student's educational qualifications whenever eligibility cannot be confirmed through institutional records or other reliable sources.

Procedures

The Financial Aid Office will:

- Review institutional records and financial aid application information to determine whether the student satisfies the federal high school completion requirement.
- Request additional documentation when necessary to verify a student's educational qualifications.
- Review submitted documentation in accordance with applicable federal regulations and U.S. Department of Education guidance.
- Resolve discrepancies affecting a student's educational eligibility before awarding or disbursing financial aid.
- Document the determination of the student's educational qualifications within the financial aid record.
- Maintain supporting documentation in accordance with applicable federal regulations and District records retention policies.

7.1.11 Ability-to-Benefit (ATB)

Introduction

Federal law establishes Ability-to-Benefit (ATB) alternatives that permit certain students without a high school diploma or recognized equivalent to establish eligibility for Title IV federal student financial aid under limited circumstances. The Financial Aid Office evaluates Ability-to-Benefit eligibility in accordance with applicable federal regulations and U.S. Department of Education guidance.

Policy

The Financial Aid Office shall determine Ability-to-Benefit (ATB) eligibility in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Students who first enrolled in an eligible postsecondary program prior to July 1, 2012, may qualify for Title IV financial aid under the grandfathered Ability-to-Benefit provisions, provided they satisfy the applicable federal eligibility requirements.

The Financial Aid Office shall review each student's eligibility individually and obtain documentation necessary to support any Ability-to-Benefit determination.

Procedures

The Financial Aid Office will:

- Review institutional records to determine whether a student qualifies for a grandfathered Ability-to-Benefit provision.
- Evaluate Ability-to-Benefit eligibility in accordance with applicable federal regulations and U.S. Department of Education guidance.
- Obtain and maintain documentation supporting the student's eligibility determination.
- Notify the student of any additional documentation or actions required to establish eligibility.
- Maintain Ability-to-Benefit documentation in accordance with applicable federal regulations and District records retention policies.

7.1.12 Referrals to the Office of Inspector General (OIG)

Introduction

The Financial Aid Office is responsible for protecting the integrity of the federal student financial aid programs. When there is credible information indicating that an applicant, employee, or other individual may have engaged in fraud, misrepresentation, or other criminal misconduct involving Title IV financial aid programs, the institution is required to refer the matter to the U.S. Department of Education Office of Inspector General (OIG).

Policy

The Financial Aid Office shall refer suspected cases of fraud or other criminal misconduct involving Title IV financial aid programs to the U.S. Department of Education Office of Inspector General (OIG) in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

A referral shall be made when credible information indicates that an applicant or other individual may have knowingly provided false or misleading information, altered documentation, engaged in identity fraud, or committed other acts that may constitute fraud or criminal misconduct related to the administration of federal student financial aid.

The Financial Aid Office shall not make determinations regarding criminal liability but shall document the circumstances and refer appropriate cases to the OIG for review.

Procedures

The Financial Aid Office will:

- Review information indicating possible fraud or criminal misconduct.
- Obtain and evaluate available documentation supporting the suspected misconduct.
- Consult with appropriate District administrators, when necessary, prior to making a referral.
- Refer suspected cases to the U.S. Department of Education Office of Inspector General (OIG) in accordance with applicable federal guidance.
- Maintain documentation supporting the referral within the student's financial aid record, as appropriate.
- Continue processing the student's financial aid eligibility only to the extent permitted by applicable federal regulations and U.S. Department of Education guidance.
- Maintain the confidentiality of student records in accordance with the Family Educational Rights and Privacy Act (FERPA) and other applicable privacy laws during the referral process.

7.2 Clearance of Database Matches, Reject Codes, C-Codes, Comment Codes, and Other Eligibility Flags

Introduction

As part of the federal student aid eligibility determination process, the U.S. Department of Education performs a series of database matches and edits using information reported on the Free Application for Federal Student Aid (FAFSA). These matches assist institutions in confirming student eligibility for Title IV federal student financial aid programs and may identify discrepancies or conditions requiring additional review before aid may be awarded or disbursed.

Database matches, reject codes, C-codes, comment codes, and other eligibility flags are communicated to institutions through the student's Institutional Student Information Record (ISIR). The Financial Aid Office is responsible for reviewing these results, obtaining any required documentation, resolving outstanding eligibility issues, and ensuring compliance with applicable federal regulations before disbursing financial aid.

Policy

The Financial Aid Office shall review and resolve all applicable database matches, reject codes, C-codes, comment codes, and other eligibility flags in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Students shall provide any documentation requested by the Financial Aid Office to resolve outstanding eligibility issues. Financial aid eligibility shall not be determined, awarded, or disbursed until all required eligibility requirements have been satisfied in accordance with applicable federal regulations.

Procedures

The Financial Aid Office will:

- Review all ISIR transactions for database matches, reject codes, C-codes, comment codes, and other eligibility flags that may affect financial aid eligibility.
- Determine the documentation required to resolve outstanding eligibility issues.
- Notify students of any required documentation or corrective actions through the District's approved student communication systems.
- Review submitted documentation to determine whether eligibility requirements have been satisfied.
- Resolve all applicable database matches and eligibility flags before awarding or disbursing financial aid, as required by federal regulations.
- Update student records and financial aid eligibility based on the resolution of outstanding eligibility issues.
- Maintain documentation supporting the resolution of database matches and eligibility determinations in accordance with applicable federal regulations and District records retention policies.

7.2.1 Social Security Administration (SSA) Match

Introduction

The U.S. Department of Education conducts a data match with the Social Security Administration (SSA) to verify information reported on the Free Application for Federal Student Aid (FAFSA), including the student's Social Security number (SSN), name, date of birth, and, when applicable, U.S. citizenship status. The results of the SSA match are reported on the Institutional Student Information Record (ISIR) and are used to assist the Financial Aid Office in determining a student's eligibility for Title IV federal student financial aid programs.

When the SSA match identifies discrepancies or is unable to confirm required information, additional review and documentation may be necessary before financial aid eligibility can be determined.

Policy

The Financial Aid Office shall review Social Security Administration (SSA) match results in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Students whose SSA match results indicate unresolved discrepancies shall be required to provide documentation sufficient to establish their eligibility for federal student financial aid programs. Financial aid shall not be awarded or disbursed until all applicable SSA match issues have been satisfactorily resolved.

Procedures

The Financial Aid Office will:

- Review SSA match results reported on the student's Institutional Student Information Record (ISIR).
- Identify discrepancies affecting the student's Social Security number, name, date of birth, citizenship status, or other eligibility information.
- Notify students of any documentation required to resolve SSA match discrepancies through the District's approved student communication systems.
- Review documentation submitted by the student to determine whether federal eligibility requirements have been satisfied.
- Update student records and financial aid eligibility, when appropriate, following the resolution of SSA match discrepancies.
- Maintain documentation supporting the resolution of SSA match issues in accordance with applicable federal regulations and District records retention policies.

7.2.2 Department of Homeland Security (DHS) Match

Introduction

The U.S. Department of Education conducts a data match with the U.S. Department of Homeland Security (DHS) to verify the immigration status of applicants who report they are eligible noncitizens on the Free Application for Federal Student Aid (FAFSA). The results of the DHS match are reported on the Institutional Student Information Record (ISIR) and assist the

Financial Aid Office in determining a student's eligibility for Title IV federal student financial aid programs.

When the DHS match cannot confirm a student's immigration status or identifies discrepancies requiring additional review, the Financial Aid Office must obtain additional documentation and, when required, complete secondary confirmation before determining the student's eligibility for federal student aid.

Policy

The Financial Aid Office shall review Department of Homeland Security (DHS) match results in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Students whose DHS match results cannot be confirmed through the initial federal data match shall provide documentation sufficient to establish their status as an eligible noncitizen. When required, the Financial Aid Office shall complete secondary confirmation using federally authorized verification systems before determining eligibility for Title IV federal student financial aid.

Federal student financial aid shall not be awarded or disbursed until all applicable DHS match requirements have been satisfactorily resolved.

Procedures

The Financial Aid Office will:

- Review DHS match results reported on the student's Institutional Student Information Record (ISIR).
- Identify applicants requiring additional review or documentation to establish eligible noncitizen status.
- Notify students of documentation required to resolve DHS match discrepancies through the District's approved student communication systems.
- Review submitted immigration documentation in accordance with applicable federal regulations and U.S. Department of Education guidance.
- Complete secondary confirmation through the Department of Homeland Security's Systematic Alien Verification for Entitlements (SAVE) system when required.
- Update student eligibility based on the resolution of DHS match results.

- Maintain documentation supporting DHS match determinations in accordance with applicable federal regulations and District records retention policies.

7.2.3 National Student Loan Data System (NSLDS) Match

Introduction

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's centralized database for federal student financial aid records. As part of the financial aid eligibility determination process, the Financial Aid Office reviews NSLDS information to verify a student's federal financial aid history and identify conditions that may affect eligibility for Title IV federal student financial aid programs.

NSLDS information includes, but is not limited to, federal loan history, Pell Grant Lifetime Eligibility Used (LEU), federal grant overpayments, defaulted loans, transfer student monitoring, aggregate loan limits, and other federal eligibility indicators. The Financial Aid Office reviews NSLDS data throughout the award year to ensure continued compliance with applicable federal requirements.

Policy

The Financial Aid Office shall review National Student Loan Data System (NSLDS) information in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Students whose NSLDS records identify unresolved eligibility issues, including defaulted federal student loans, federal grant overpayments, transfer monitoring holds, aggregate loan limits, Pell Grant Lifetime Eligibility Used (LEU), or other federal eligibility conditions, shall be required to resolve such issues before Title IV financial aid may be awarded or disbursed, when required by federal regulations.

The Financial Aid Office may request additional documentation whenever necessary to determine or confirm a student's continued eligibility for federal student financial aid.

Procedures

The Financial Aid Office will:

- Review NSLDS information reported on the student's Institutional Student Information Record (ISIR) and other authorized federal systems.
- Identify eligibility issues affecting the student's federal financial aid eligibility, including defaulted loans, grant overpayments, transfer monitoring, aggregate loan limits, Pell Grant Lifetime Eligibility Used (LEU), and other federal eligibility indicators.

- Notify students of any documentation or actions required to resolve NSLDS-related eligibility issues through the District's approved student communication systems.
- Review documentation submitted to resolve outstanding eligibility issues.
- Update student eligibility and financial aid awards following the resolution of NSLDS-related eligibility issues, when appropriate.
- Monitor NSLDS information throughout the award year for changes affecting continued eligibility.
- Maintain documentation supporting NSLDS eligibility determinations in accordance with applicable federal regulations and District records retention policies.

7.2.4 Unusual Enrollment History (UEH)

Introduction

The U.S. Department of Education identifies certain applicants for review when their federal financial aid history reflects an unusual enrollment pattern. An Unusual Enrollment History (UEH) review is intended to determine whether a student received Title IV federal student financial aid at multiple institutions during a specified period and earned academic credit at those institutions. The Financial Aid Office conducts UEH reviews in accordance with applicable federal regulations and U.S. Department of Education guidance.

Policy

The Financial Aid Office shall review students identified with an Unusual Enrollment History (UEH) flag in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Students selected for a UEH review shall provide any documentation requested by the Financial Aid Office to determine whether they remain eligible for Title IV federal student financial aid. Documentation may include official academic transcripts, written explanations, or other information necessary to evaluate the student's enrollment history and academic progress.

If the Financial Aid Office determines that a student received federal financial aid without earning academic credit at one or more institutions and the circumstances cannot be satisfactorily explained or documented, the student may be determined ineligible for Title IV federal student financial aid in accordance with applicable federal regulations.

Procedures

The Financial Aid Office will:

- Review students identified with a UEH flag on the Institutional Student Information Record (ISIR).
- Request official academic transcripts, written explanations, and any additional documentation necessary to evaluate the student's enrollment history.
- Review the student's academic records and documentation to determine whether academic credit was earned during periods of federal financial aid receipt.
- Evaluate documented circumstances affecting the student's enrollment history in accordance with applicable federal regulations and U.S. Department of Education guidance.
- Notify students of the outcome of the UEH review and any resulting impact on financial aid eligibility.
- Maintain documentation supporting the UEH determination in accordance with applicable federal regulations and District records retention policies.

7.2.5 Review of Subsequent ISIR Transactions (Postscreening)

Introduction

Throughout the award year, the U.S. Department of Education may generate subsequent Institutional Student Information Record (ISIR) transactions when updates, corrections, or changes are made to a student's Free Application for Federal Student Aid (FAFSA) or when new information is received through federal database matches. These subsequent transactions may affect a student's eligibility for federal, state, and institutional financial aid.

The Financial Aid Office reviews all subsequent ISIR transactions to identify changes affecting student eligibility and to ensure financial aid awards remain accurate and compliant with applicable federal regulations.

Policy

The Financial Aid Office shall review subsequent ISIR transactions throughout the award year in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

When a subsequent ISIR transaction identifies changes affecting a student's eligibility, the Financial Aid Office shall review the updated information, obtain additional documentation when necessary, and revise the student's financial aid eligibility and awards, as appropriate.

Students shall provide any documentation requested by the Financial Aid Office to resolve changes identified through subsequent ISIR transactions. Financial aid awards and disbursements may be adjusted when required by applicable federal regulations.

Procedures

The Financial Aid Office will:

- Review all subsequent ISIR transactions received throughout the award year.
- Identify changes affecting student eligibility, including updated FAFSA information, database match results, reject codes, C-codes, comment codes, and other eligibility indicators.
- Determine whether additional documentation is required to resolve changes affecting financial aid eligibility.
- Notify students of any required documentation or corrective actions through the District's approved student communication systems.
- Review submitted documentation and update student eligibility, when appropriate.
- Recalculate financial aid awards and adjust disbursements as required by applicable federal regulations and institutional policies.
- Maintain documentation supporting all subsequent ISIR reviews, eligibility determinations, and award adjustments in accordance with applicable federal regulations and District records retention policies.

SECTION 8: COST OF ATTENDANCE (COA) AND STUDENT BUDGETS

Introduction

This section establishes the Ventura County Community College District's (VCCCD) policies and procedures for developing, maintaining, and administering the Cost of Attendance (COA) for students receiving federal, state, and institutional financial aid. The Cost of Attendance serves as the foundation for determining a student's financial need and eligibility for financial aid in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

The Financial Aid Office develops standardized student budgets that reasonably reflect the educational and basic living expenses associated with attending college. Student budgets are reviewed annually and may be adjusted, when appropriate, to address documented individual circumstances as permitted under applicable federal regulations.

8.1 Cost of Attendance (COA)

Introduction

The Cost of Attendance (COA) is the foundation for determining a student's financial need and eligibility for federal, state, and institutional financial aid programs. Federal law requires institutions participating in the Title IV federal student financial aid programs to establish standard student budgets that reasonably reflect the educational costs incurred by students attending the institution.

The Cost of Attendance is not a bill or the amount a student is expected to pay to the college. Rather, it is an estimate of allowable educational expenses established in accordance with applicable federal regulations and institutional policy. Standard COA budgets are developed for various student populations and enrollment categories to promote consistency, equity, and the accurate administration of financial aid programs.

Policy

The Financial Aid Office shall establish and administer Cost of Attendance (COA) budgets in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

The Cost of Attendance shall include only those expense categories permitted under applicable federal regulations and shall be used to determine student financial need, eligibility for financial aid programs, and maximum annual financial aid awards.

Standard student budgets shall be developed using reasonable and documented estimates of educational expenses and shall be applied consistently to similarly situated students. The Financial Aid Office may adjust a student's Cost of Attendance when permitted under applicable federal regulations and supported by appropriate documentation.

Procedures

The Financial Aid Office will:

- Establish standard Cost of Attendance budgets for eligible student populations in accordance with applicable federal regulations and institutional policies.
- Utilize Cost of Attendance budgets when determining student eligibility for federal, state, and institutional financial aid programs.
- Apply standardized student budgets consistently to students within the same enrollment and living arrangements.

- Review Cost of Attendance budgets annually to ensure they reasonably reflect current educational expenses.
- Adjust a student's Cost of Attendance when authorized under applicable federal regulations and supported by appropriate documentation.
- Maintain documentation supporting the development, implementation, and annual review of Cost of Attendance budgets in accordance with applicable federal regulations and District records retention policies.

8.2 Development and Annual Review of Student Budgets

Introduction

Federal regulations require institutions participating in the Title IV federal student financial aid programs to establish and maintain Cost of Attendance (COA) budgets that reasonably reflect the educational expenses students are expected to incur during an academic year. The Financial Aid Office develops standardized student budgets using reliable cost data and recognized methodologies to ensure the equitable administration of financial aid programs.

Student budgets are reviewed annually to ensure they continue to reflect current educational and living expenses and remain consistent with applicable federal regulations and institutional practices.

Policy

The Financial Aid Office shall develop, review, and maintain Cost of Attendance (COA) budgets in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Standard student budgets shall be developed using reasonable estimates of educational expenses and may consider information published by the California Student Aid Commission (CSAC), regional cost-of-living data, institutional charges, and other reliable sources. Student budgets shall be reviewed annually and revised, as appropriate, to reflect changes in educational costs and federal or state guidance.

The Director of Financial Aid, or designee, is responsible for reviewing and recommending annual Cost of Attendance budgets for implementation in accordance with District approval processes.

Procedures

The Financial Aid Office will:

- Develop standard Cost of Attendance budgets for each award year using applicable federal regulations and recognized cost data.
- Consider institutional charges, California Student Aid Commission (CSAC) guidance, regional cost-of-living information, and other reliable data sources when developing student budgets.
- Review Cost of Attendance budgets annually and recommend revisions, as appropriate, to reflect changes in educational expenses.
- Maintain documentation supporting the methodology, data sources, and calculations used to develop annual student budgets.
- Implement approved Cost of Attendance budgets within the District's financial aid management systems for each award year.
- Retain documentation related to the annual review and approval of student budgets in accordance with applicable federal regulations and District records retention policies.

8.3 Student Budget Components

Introduction

Federal regulations establish the categories of expenses that institutions may include in a student's Cost of Attendance (COA). These components represent reasonable educational expenses that students may incur while enrolled and serve as the basis for determining financial need and eligibility for federal, state, and institutional financial aid programs.

The Financial Aid Office includes only those Cost of Attendance components permitted under applicable federal regulations and develops standardized allowances that are applied consistently to similarly situated students.

Policy

The Financial Aid Office shall establish Cost of Attendance (COA) budgets using the expense categories authorized under applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

The Cost of Attendance may include the following components, as applicable and permitted under federal regulations:

- Tuition and Fees
- Housing and Food

- Books, Course Materials, Supplies, and Equipment
- Transportation
- Miscellaneous Personal Expenses
- Loan Fees (for eligible borrowers)
- Other allowable Cost of Attendance components authorized under applicable federal regulations.

The Financial Aid Office shall apply these budget components consistently to similarly situated students while ensuring compliance with applicable federal requirements.

Procedures

The Financial Aid Office will:

- Include only federally authorized Cost of Attendance components when establishing standard student budgets.
- Utilize institutional charges and other reliable cost data to develop reasonable allowances for each Cost of Attendance component.
- Review Cost of Attendance components annually as part of the annual student budget review process.
- Apply standardized Cost of Attendance components consistently to students within the same enrollment and living arrangements.
- Revise Cost of Attendance components, as appropriate, to reflect changes in federal regulations, institutional charges, or documented cost data.
- Maintain documentation supporting the development and annual review of Cost of Attendance components in accordance with applicable federal regulations and District records retention policies.

8.4 Student Budget Categories

Introduction

The Financial Aid Office assigns a standard Cost of Attendance (COA) budget to each student based on information reported on the Free Application for Federal Student Aid (FAFSA), institutional records, enrollment status, residency classification, and other factors affecting eligibility. Standardized budget categories ensure students with similar circumstances are treated consistently while complying with applicable federal regulations.

Student budget categories reflect a student's living arrangement, enrollment status, and other circumstances that may affect the calculation of the Cost of Attendance.

Policy

The Financial Aid Office shall assign students to the appropriate Cost of Attendance (COA) budget category in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Standard student budget categories may include, as applicable:

- Students living with parents or relatives.
- Students living independently in off-campus housing.
- Students enrolled less than half-time.
- Nonresident students, when institutional budget differences apply.
- Other budget categories established by the District to address specific student populations or enrollment circumstances consistent with applicable federal regulations.

The Financial Aid Office shall apply budget categories consistently to similarly situated students and update a student's assigned budget when changes in enrollment or living arrangements affect the Cost of Attendance.

Procedures

The Financial Aid Office will:

- Assign each student to the appropriate Cost of Attendance budget category based on FAFSA information, institutional records, and enrollment information.
- Review student budget assignments when changes in enrollment status, residency classification, living arrangements, or other eligibility factors occur.
- Update Cost of Attendance budgets when a student's circumstances require reassignment to a different budget category.
- Apply standardized budget categories consistently to similarly situated students.
- Maintain documentation supporting budget category assignments and any subsequent adjustments in accordance with applicable federal regulations and District records retention policies.

8.5 Cost of Attendance Adjustments (Budget Appeals)

Introduction

Federal regulations permit institutions to adjust a student's Cost of Attendance (COA) to include certain additional educational expenses that are not reflected in the standard student budget. These adjustments are intended to address documented individual circumstances and ensure that a student's Cost of Attendance more accurately reflects the reasonable educational expenses incurred during the award year.

Students requesting a Cost of Attendance adjustment are responsible for submitting a Budget Appeal, together with supporting documentation, for review by the Financial Aid Office.

Policy

The Financial Aid Office shall review requests for Cost of Attendance (COA) adjustments in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Cost of Attendance adjustments shall be considered only for allowable educational expenses permitted under federal regulations and supported by adequate documentation. Approval of a Cost of Attendance adjustment does not guarantee an increase in financial aid eligibility or the availability of additional funding.

Allowable Cost of Attendance adjustments may include, but are not limited to:

- Dependent care expenses.
- Disability-related expenses.
- Professional licensure, certification, or first professional credential costs.
- Cooperative education expenses.
- Study abroad expenses approved for academic credit.
- Computer or computer-related expenses, when permitted under federal regulations and institutional policy.
- Other allowable educational expenses authorized under applicable federal regulations.

Procedures

The Financial Aid Office will:

- Receive and review Budget Appeal requests submitted by students.
- Request documentation necessary to support the additional educational expenses.

- Evaluate requests to determine whether the expenses qualify as allowable Cost of Attendance adjustments under applicable federal regulations.
- Approve, modify, or deny Budget Appeal requests based on the documentation provided and applicable regulatory requirements.
- Update the student's Cost of Attendance, when approved, and recalculate financial aid eligibility, as appropriate.
- Notify students of the outcome of the Budget Appeal review through the District's approved student communication systems.
- Maintain documentation supporting Cost of Attendance adjustment determinations in accordance with applicable federal regulations and District records retention policies.

SECTION 9: AWARDING AND PACKAGING OF FINANCIAL AID

Introduction

This section establishes the Ventura County Community College District's (VCCCD) policies and procedures for awarding, packaging, revising, and administering federal, state, institutional, and other financial aid programs. Financial aid awards are determined in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

The Financial Aid Office administers financial aid using standardized awarding methodologies designed to ensure equitable treatment of students, responsible stewardship of financial aid resources, and compliance with applicable laws and regulations. Financial aid packages are developed based on student eligibility, demonstrated financial need, enrollment status, Cost of Attendance (COA), and the availability of program funding. The Financial Aid Office also monitors awards throughout the award year and revises financial aid packages, when necessary, to reflect changes in student eligibility, enrollment, or other factors affecting financial aid eligibility.

9.1 Packaging Philosophy

Introduction

The Financial Aid Office is committed to promoting equitable access to higher education by administering financial aid programs in a fair, consistent, and student-centered manner. Financial aid packaging is intended to maximize available financial assistance while complying with applicable federal, state, and institutional requirements.

Financial aid packages are developed to assist eligible students in meeting their educational expenses while encouraging student success, persistence, and completion.

Policy

The Financial Aid Office shall administer financial aid packaging in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Financial aid shall be awarded based on student eligibility, demonstrated financial need, Cost of Attendance (COA), enrollment status, and the availability of program funding. The Financial Aid Office shall administer financial aid programs in a manner that promotes equitable treatment of students and responsible stewardship of financial aid resources.

Whenever permitted under applicable program regulations, gift aid, including grants, scholarships, and fee waivers, shall be considered before self-help assistance, including Federal Work-Study and student loans. Financial aid packages shall be developed using consistent awarding methodologies to ensure fairness, transparency, and compliance with applicable requirements.

Procedures

The Financial Aid Office will:

- Package financial aid using standardized awarding methodologies established by the District.
- Determine student eligibility based on applicable federal, state, and institutional requirements.
- Consider all available financial aid resources when constructing financial aid packages.
- Prioritize gift aid before self-help assistance whenever permitted under applicable program regulations.
- Review financial aid packages to ensure compliance with Cost of Attendance (COA), financial need, and program-specific eligibility requirements.
- Monitor financial aid awards throughout the award year and revise awards, when necessary, based on changes in student eligibility or funding availability.
- Maintain documentation supporting financial aid packaging decisions in accordance with applicable federal regulations and District records retention policies.

9.2 Awarding Methodology

Introduction

The Financial Aid Office awards financial aid using standardized methodologies that ensure equitable treatment of students while complying with applicable federal, state, and institutional requirements. Awarding methodologies vary by financial aid program and are based on factors such as student eligibility, demonstrated financial need, enrollment status, Cost of Attendance (COA), and the availability of funding.

Some financial aid programs are entitlement programs established by federal or state law, while others are limited by annual funding allocations. The Financial Aid Office administers each program in accordance with its governing statutes, regulations, and program requirements.

Policy

The Financial Aid Office shall award federal, state, institutional, and other financial aid programs in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Entitlement programs shall be awarded to all eligible students who satisfy applicable program requirements. Campus-based and other limited-funded programs shall be awarded in accordance with available funding, institutional awarding methodologies, and applicable program regulations. When funding is limited, priority shall be given to students demonstrating the greatest financial need, as required by applicable federal or state regulations.

Financial aid awards remain contingent upon student eligibility, enrollment status, completion of all required documentation, and the continued availability of program funding. The Financial Aid Office reserves the authority to adjust, revise, or cancel financial aid awards when required by changes in eligibility, enrollment, funding availability, or applicable regulatory requirements.

Procedures

The Financial Aid Office will:

- Award financial aid programs using standardized awarding methodologies established by federal, state, and institutional requirements.
- Determine student eligibility based on applicable program regulations and institutional policies.
- Award entitlement programs to all eligible students who satisfy program requirements.
- Administer campus-based and other limited-funded programs in accordance with available funding and established awarding priorities.

- Monitor available funding throughout the award year and adjust awarding practices, when necessary, to ensure compliance with program funding limitations.
- Review student eligibility prior to awarding and prior to disbursement to ensure continued compliance with applicable requirements.
- Maintain documentation supporting awarding methodologies and award determinations in accordance with applicable federal regulations and District records retention policies.

9.3 Administrative Cost Allowance (ACA)

Introduction

The U.S. Department of Education permits participating institutions to claim an Administrative Cost Allowance (ACA) to help offset administrative expenses associated with administering certain Title IV campus-based financial aid programs. The Administrative Cost Allowance is determined in accordance with applicable federal regulations and reported through the annual Fiscal Operations Report and Application to Participate (FISAP).

The Ventura County Community College District (VCCCD) receives a single annual allocation for its campus-based financial aid programs, including the Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS) programs. The District allocation is administered in coordination with the Financial Aid Offices at Moorpark College, Oxnard College, and Ventura College.

Policy

The Financial Aid Offices shall administer the Administrative Cost Allowance (ACA) in coordination with the District Office and in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

The Financial Aid Offices and District Office shall make reasonable efforts to fully expend the District's annual Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS) allocations before claiming any applicable Administrative Cost Allowance. When permitted under applicable federal regulations, the District may claim the Administrative Cost Allowance through the annual Fiscal Operations Report and Application to Participate (FISAP).

Procedures

The Financial Aid Offices will:

- Monitor Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS) expenditures throughout the award year.
- Coordinate with the District Office regarding the administration and monitoring of District campus-based program allocations.
- Review campus-based program expenditures prior to the close of each award year to determine whether additional eligible students may receive awards or employment opportunities.
- Make reasonable efforts to fully utilize the District's campus-based allocations before claiming any applicable Administrative Cost Allowance.
- Coordinate with the District Office in completing the annual Fiscal Operations Report and Application to Participate (FISAP) and related Administrative Cost Allowance reporting.
- Maintain documentation supporting campus-based expenditures and Administrative Cost Allowance reporting in accordance with applicable federal regulations and District records retention policies.

9.4 Packaging Methodology

Introduction

The Financial Aid Office utilizes a standardized packaging methodology to award financial aid in a consistent, equitable, and compliant manner. Financial aid packages are developed using established awarding sequences designed to maximize available grant assistance before self-help aid, while ensuring compliance with applicable federal, state, and institutional requirements.

Packaging methodologies are based on student eligibility, demonstrated financial need, enrollment status, Cost of Attendance (COA), and the availability of program funding. Certain financial aid programs are awarded through the District's automated awarding process, while others require separate review due to specialized eligibility requirements or limited funding.

Policy

The Financial Aid Office shall package financial aid in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Financial aid packages shall be developed using standardized awarding methodologies that provide equitable treatment to similarly situated students. The Financial Aid Office shall utilize

automated and manual awarding processes, as appropriate, to administer federal, state, institutional, and other financial aid programs.

The Financial Aid Office shall package financial aid using an established awarding sequence that prioritizes grant assistance before self-help aid whenever permitted under applicable program regulations. Certain financial aid programs may be awarded outside the standard packaging cycle based on program-specific eligibility requirements, funding availability, or institutional procedures.

The District does not utilize packaging groups in the administration of financial aid. Students are considered for financial aid based on program eligibility, completion of all required financial aid requirements, and the availability of funding.

Procedures

The Financial Aid Office will:

- Utilize the District's automated awarding processes to package eligible students throughout the award year.
- Award financial aid using an established packaging sequence that considers applicable federal, state, institutional, and program-specific requirements.
- Award California College Promise Grant (CCPG), Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), Federal Direct Loans, and other financial aid programs in accordance with applicable eligibility requirements and funding availability.
- Administer programs with specialized eligibility requirements, including the Student Success Completion Grant (SSCG), scholarships, and other specialized aid programs, through separate awarding processes when required.
- Monitor student eligibility and funding availability throughout the award year and revise financial aid packages, when necessary.
- Ensure financial aid packages do not exceed applicable Cost of Attendance (COA), financial need limitations, or other program-specific awarding requirements.
- Maintain documentation supporting financial aid packaging decisions in accordance with applicable federal regulations and District records retention policies.

9.5 Other Financial Resources

Introduction

Federal regulations require institutions to consider other financial resources when determining a student's eligibility for federal, state, and institutional financial aid. Other financial resources may include scholarships, grants, educational benefits, tuition assistance, employer assistance, vocational rehabilitation benefits, AmeriCorps education awards, and other forms of educational assistance received from sources outside the District.

The Financial Aid Office reviews all reported financial resources to ensure students receive the maximum financial assistance for which they are eligible while maintaining compliance with applicable federal and state awarding requirements.

Policy

The Financial Aid Office shall consider all known financial resources when determining a student's eligibility for financial aid in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Students are responsible for notifying the Financial Aid Office of all financial resources received from external sources that may affect their financial aid eligibility. The Financial Aid Office shall review these resources to determine their impact on the student's financial aid package and shall revise awards, when necessary, to ensure compliance with applicable Cost of Attendance (COA), financial need, and program-specific eligibility requirements.

Whenever permissible under applicable federal and state regulations, adjustments to a student's financial aid package shall minimize the impact on gift aid before reducing self-help assistance.

Procedures

The Financial Aid Office will:

- Review reported financial resources when determining or revising a student's financial aid package.
- Evaluate the impact of external financial resources on the student's Cost of Attendance (COA), financial need, and overall financial aid eligibility.
- Adjust financial aid awards, when necessary, to maintain compliance with applicable federal, state, and institutional requirements.
- Notify students of any revisions made to their financial aid package resulting from the receipt of additional financial resources.

- Maintain documentation supporting the review of financial resources and any resulting award adjustments in accordance with applicable federal regulations and District records retention policies.

9.7 Award Notifications

Introduction

The Financial Aid Office is responsible for notifying students of their financial aid eligibility and award determinations. Award notifications provide students with information regarding the types and amounts of financial aid for which they are eligible, as well as any subsequent revisions that may occur during the award year.

Financial aid awards remain subject to continued eligibility, enrollment, verification, and the availability of funding.

Policy

The Financial Aid Office shall notify students of financial aid awards and award revisions in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Award notifications shall be provided through the District's approved student communication systems and shall include information regarding the student's financial aid eligibility, awarded programs, and any revisions affecting the student's financial aid package.

The Financial Aid Office may revise financial aid awards when changes in student eligibility, enrollment, Cost of Attendance (COA), financial resources, verification results, or other factors affect the student's financial aid eligibility.

Procedures

The Financial Aid Office will:

- Notify students of initial financial aid awards through the District's approved student communication systems.
- Notify students of revisions to financial aid awards resulting from changes in eligibility, enrollment, verification, financial resources, or other applicable factors.
- Maintain records of award notifications and subsequent revisions in accordance with applicable federal regulations and District records retention policies.

9.8 Award Revisions and Professional Judgment

Introduction

A student's financial aid eligibility may change throughout the award year due to changes in enrollment, financial circumstances, Cost of Attendance (COA), receipt of additional financial resources, verification results, or other eligibility factors. The Financial Aid Office reviews these changes to ensure financial aid awards remain accurate and compliant with applicable federal, state, and institutional requirements.

Federal regulations also authorize Financial Aid Administrators to exercise Professional Judgment on a case-by-case basis when documented special or unusual circumstances warrant an adjustment to a student's financial aid eligibility or dependency status.

Policy

The Financial Aid Office shall review and revise financial aid awards, when appropriate, in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Financial aid awards may be revised when changes occur that affect a student's eligibility, including, but not limited to, changes in enrollment status, Cost of Attendance (COA), financial resources, verification results, Student Aid Index (SAI), or other eligibility factors.

Professional Judgment decisions shall be made on an individual, case-by-case basis and shall be supported by adequate documentation. Professional Judgment may be exercised only when authorized under applicable federal regulations and shall not be applied through broad institutional policy or practice.

Procedures

The Financial Aid Office will:

- Review changes affecting a student's financial aid eligibility throughout the award year.
- Revise financial aid awards when required by changes in eligibility, enrollment, Cost of Attendance (COA), financial resources, verification results, or other applicable factors.
- Receive and evaluate requests for Professional Judgment based on documented special or unusual circumstances.
- Request supporting documentation necessary to evaluate Professional Judgment requests.
- Approve or deny Professional Judgment requests based on applicable federal regulations and institutional policies.
- Recalculate financial aid eligibility, when appropriate, following an approved Professional Judgment determination.

- Notify students of award revisions and Professional Judgment determinations through the District's approved student communication systems.
- Maintain documentation supporting award revisions and Professional Judgment determinations in accordance with applicable federal regulations and District records retention policies.

9.9 Overawards and Overpayments

Introduction

The Financial Aid Office is responsible for ensuring that financial aid awards comply with applicable federal and state regulations governing financial need, Cost of Attendance (COA), and program-specific eligibility requirements. An overaward occurs when a student's total financial assistance exceeds applicable financial need and/or Cost of Attendance limitations. An overpayment occurs when financial aid funds are disbursed in excess of the amount for which a student is eligible.

The Financial Aid Office promptly reviews and resolves overawards and overpayments to ensure compliance with applicable federal regulations, protect the integrity of financial aid programs, and maintain accurate student eligibility.

Policy

The Financial Aid Office shall identify, evaluate, and resolve overawards and overpayments in accordance with applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

When an overaward or overpayment is identified, the Financial Aid Office shall take appropriate corrective action to restore compliance with applicable program requirements. Corrective actions may include revising financial aid awards, reducing or canceling future disbursements, returning funds to the appropriate financial aid program, establishing student account receivables, or taking other actions authorized under applicable federal or state regulations.

Students are responsible for repaying any financial aid funds received for which they were not eligible. Failure to resolve an overpayment may affect a student's eligibility for future financial aid and may result in institutional holds, collection activities, or other actions permitted under applicable laws and District policies.

Procedures

The Financial Aid Office will:

- Monitor financial aid awards to identify potential overawards and overpayments.

- Review the circumstances resulting in the overaward or overpayment and determine the appropriate corrective action.
- Adjust financial aid awards, when necessary, to comply with applicable Cost of Attendance (COA), financial need, and program-specific eligibility requirements.
- Return funds to the appropriate financial aid program when required by applicable federal or state regulations.
- Establish student account receivables and coordinate with appropriate District offices regarding collection of student debts, when applicable.
- Notify students of overawards or overpayments and any required corrective actions through the District's approved student communication systems.
- Refer Return to Title IV (R2T4) overpayments for processing in accordance with the District's Return to Title IV policies and procedures, when applicable.
- Maintain documentation supporting overaward and overpayment determinations, calculations, communications, and corrective actions in accordance with applicable federal regulations and District records retention policies.

SECTION 10: PROFESSIONAL JUDGMENT

Introduction

This section establishes the Ventura County Community College District's (VCCCD) policies and procedures governing the exercise of Professional Judgment (PJ) in the administration of Title IV federal student financial aid programs. Professional Judgment is authorized under the Higher Education Act and permits designated Financial Aid Administrators to make case-by-case determinations when a student's special or unusual circumstances are not adequately reflected through the standard federal need analysis process.

The Financial Aid Office administers Professional Judgment in accordance with applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures. Professional Judgment decisions are based on the individual facts and circumstances of each student's situation and require adequate supporting documentation. Professional Judgment may be exercised only when authorized by federal law and shall not be applied through broad institutional policy, formula, or automatic determination.

10.1 Professional Judgment Authority

Introduction

The Higher Education Act authorizes Financial Aid Administrators to exercise Professional Judgment (PJ) when determining a student's eligibility for Title IV federal student financial aid. Professional Judgment provides institutions with the authority to make individualized determinations when a student's special or unusual circumstances are not adequately reflected through the standard federal need analysis process.

Professional Judgment is an exception authority that must be exercised responsibly, consistently, and in accordance with applicable federal regulations and U.S. Department of Education guidance.

Policy

The Financial Aid Office shall administer Professional Judgment in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Professional Judgment decisions shall be made only by designated Financial Aid Administrators or other authorized Financial Aid Office staff who have received appropriate training and have been delegated such authority by the Financial Aid Officer.

All Professional Judgment determinations shall be made on an individual, case-by-case basis and shall be supported by adequate documentation. Professional Judgment shall not be exercised through broad institutional policies, predetermined formulas, or automatic approvals. Each determination shall be based solely on the student's documented circumstances and the applicable provisions of federal law.

Procedures

The Financial Aid Office will:

- Authorize only designated Financial Aid Administrators or other appropriately trained staff to exercise Professional Judgment.
- Evaluate each Professional Judgment request on an individual, case-by-case basis.
- Obtain and review documentation necessary to support the student's request.
- Ensure Professional Judgment determinations are consistent with applicable federal regulations and U.S. Department of Education guidance.
- Document the basis for each Professional Judgment determination, including the rationale supporting the decision.
- Maintain Professional Judgment documentation in accordance with applicable federal regulations and District records retention policies.

- Provide periodic training and guidance to staff authorized to exercise Professional Judgment to promote consistent application of institutional policies and federal requirements.

10.2 Special Circumstances

Introduction

Federal law authorizes Financial Aid Administrators to exercise Professional Judgment (PJ) when a student's or family's financial circumstances are not adequately reflected on the Free Application for Federal Student Aid (FAFSA). Special circumstances generally involve significant changes in a student's or family's financial situation that affect their ability to contribute toward educational expenses but are not captured through the standard federal need analysis process.

The Financial Aid Office evaluates each request individually to determine whether an adjustment to data elements used in calculating the Student Aid Index (SAI), the Cost of Attendance (COA), or other allowable financial aid eligibility factors is appropriate under applicable federal regulations.

Policy

The Financial Aid Office shall review requests involving special circumstances in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Special circumstances shall be evaluated on a case-by-case basis and must be supported by adequate documentation. When appropriate, the Financial Aid Office may exercise Professional Judgment to adjust data elements used in determining the Student Aid Index (SAI), modify the Cost of Attendance (COA) as permitted under federal regulations, or make other adjustments authorized under federal law.

Examples of special circumstances may include, but are not limited to:

- Loss or reduction of income.
- Loss of employment.
- Divorce or separation.
- Death of a parent or spouse.
- Extraordinary unreimbursed medical or dental expenses.
- Significant changes in financial resources.
- Other documented circumstances authorized under applicable federal regulations.

Approval of a Professional Judgment request is not automatic and shall be based solely on the student's documented circumstances and applicable federal requirements.

Procedures

The Financial Aid Office will:

- Receive and review requests for Professional Judgment based on special circumstances.
- Request documentation necessary to evaluate the student's financial circumstances.
- Evaluate each request individually using applicable federal regulations, U.S. Department of Education guidance, and institutional policies.
- Determine whether adjustments to the Student Aid Index (SAI), Cost of Attendance (COA), or other allowable financial aid eligibility factors are warranted.
- Recalculate financial aid eligibility when an approved Professional Judgment determination results in changes to the student's financial aid eligibility.
- Notify students of the outcome of the Professional Judgment review through the District's approved student communication systems.
- Maintain documentation supporting Professional Judgment determinations in accordance with applicable federal regulations and District records retention policies.

10.3 Unusual Circumstances (Dependency Overrides)

Introduction

Federal law authorizes Financial Aid Administrators to exercise Professional Judgment (PJ) when a student demonstrates unusual circumstances that warrant a dependency override. Unusual circumstances generally involve situations in which a student's relationship with their parent(s) prevents them from obtaining parental information on the Free Application for Federal Student Aid (FAFSA) or otherwise justifies treating the student as independent for Title IV federal student financial aid purposes.

The Financial Aid Office evaluates each request individually to determine whether a dependency override is appropriate in accordance with applicable federal regulations and U.S. Department of Education guidance.

Policy

The Financial Aid Office shall review requests involving unusual circumstances in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Dependency overrides shall be considered only on an individual, case-by-case basis and must be supported by adequate documentation. Approval shall not be based solely on a student's self-certification, except where permitted under applicable federal regulations.

Examples of unusual circumstances may include, but are not limited to:

- Parental abandonment or estrangement.
- Abuse or neglect.
- Human trafficking.
- Refugee or asylee status.
- Parental incarceration.
- An environment that poses a risk to the student's safety or well-being.
- Other documented circumstances authorized under applicable federal regulations.

The following circumstances, by themselves, do not constitute unusual circumstances sufficient to warrant a dependency override:

- Parents' refusal to contribute toward educational expenses.
- Parents' unwillingness to provide information for the FAFSA or verification.
- Parents not claiming the student as a dependent for income tax purposes.
- A student's demonstration of financial self-sufficiency.

Procedures

The Financial Aid Office will:

- Receive and review requests for dependency overrides based on unusual circumstances.
- Request documentation necessary to evaluate the student's circumstances.
- Review all available documentation and determine whether a dependency override is warranted under applicable federal regulations.
- Exercise Professional Judgment on an individual, case-by-case basis when appropriate.
- Update the student's dependency status and financial aid eligibility when a dependency override is approved.
- Notify students of the outcome of the Professional Judgment review through the District's approved student communication systems.

- Maintain documentation supporting dependency override determinations in accordance with applicable federal regulations and District records retention policies.

10.4 Professional Judgment Requests

Introduction

Students who experience special or unusual circumstances may request a Professional Judgment (PJ) review by submitting the required request and supporting documentation to the Financial Aid Office. The Professional Judgment review process provides students with an opportunity to present circumstances that may warrant an adjustment to their financial aid eligibility under applicable federal regulations.

The Financial Aid Office reviews each request individually and communicates the outcome to the student upon completion of the review.

Policy

The Financial Aid Office shall establish procedures for students to request Professional Judgment consideration in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Students requesting Professional Judgment consideration shall submit the required institutional forms and supporting documentation within the deadlines established by the Financial Aid Office. Requests shall be reviewed on an individual, case-by-case basis, and additional documentation may be required to support the review.

Professional Judgment determinations apply only to the applicable award year unless otherwise permitted under federal regulations or institutional policy. Students requesting consideration in a subsequent award year may be required to submit updated documentation demonstrating that the circumstances continue to exist.

The Financial Aid Office shall notify students of the outcome of their Professional Judgment request through the District's approved student communication systems.

Procedures

The Financial Aid Office will:

- Receive Professional Judgment requests submitted through the District's approved processes.
- Review each request to determine whether all required documentation has been received.

- Request additional documentation or clarification when necessary to complete the review.
- Evaluate each request on an individual, case-by-case basis in accordance with applicable federal regulations and institutional policies.
- Notify students of the approval, denial, or request for additional information through the District's approved student communication systems.
- Apply approved Professional Judgment determinations to the applicable award year and update the student's financial aid eligibility, when appropriate.
- Maintain documentation supporting Professional Judgment requests and determinations in accordance with applicable federal regulations and District records retention policies.

10.5 Professional Judgment Documentation and Recordkeeping

Introduction

Professional Judgment (PJ) determinations require comprehensive documentation to support the Financial Aid Office's decision-making process and demonstrate compliance with applicable federal regulations. Documentation serves as the basis for each case-by-case determination and provides an auditable record of the facts, analysis, and rationale supporting the final decision.

The Financial Aid Office maintains documentation for all Professional Judgment requests, regardless of whether the request is approved or denied.

Policy

The Financial Aid Office shall maintain documentation supporting all Professional Judgment determinations in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Professional Judgment decisions shall be supported by sufficient documentation to substantiate the student's circumstances and the basis for the determination. Documentation may include, as appropriate, student statements, third-party statements, official records, financial documents, or other information necessary to evaluate the request.

All Professional Judgment determinations shall include documentation of the facts considered, the analysis performed, and the rationale supporting the final decision. Documentation shall be retained in the student's financial aid record in accordance with applicable federal regulations and District records retention policies.

For approved dependency overrides, the Financial Aid Office shall review previously approved determinations in subsequent award years in accordance with applicable federal regulations. When required, students shall provide updated documentation if circumstances have changed or additional information is necessary to support continued eligibility.

Procedures

The Financial Aid Office will:

- Maintain documentation supporting all Professional Judgment requests, regardless of the final determination.
- Review documentation submitted by the student and obtain additional information when necessary to evaluate the request.
- Document the facts, analysis, and rationale supporting each Professional Judgment determination.
- Retain supporting documentation within the student's financial aid record in accordance with applicable federal regulations and District records retention policies.
- Review previously approved dependency overrides in subsequent award years and request updated documentation when required by federal regulations or institutional policy.
- Conduct periodic reviews of Professional Judgment determinations to promote consistency, regulatory compliance, and continuous improvement of institutional practices.
- Provide ongoing training and guidance to Financial Aid Office staff authorized to exercise Professional Judgment.

SECTION 11: DISBURSEMENTS

Introduction

This section establishes the Ventura County Community College District's (VCCCD) policies and procedures governing the disbursement of federal, state, and institutional financial aid to eligible students. The District administers financial aid disbursements in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

The Financial Aid Office is responsible for determining student eligibility for financial aid and authorizing awards for disbursement. VCCCD Business and Administrative Services is responsible for processing financial aid disbursements, issuing student refunds, maintaining cash management functions, and ensuring funds are delivered in accordance with applicable federal and state requirements. The Financial Aid Office works collaboratively with Business and Administrative Services to ensure the accurate, timely, and compliant delivery of financial assistance while providing students with information regarding eligibility, disbursement schedules, credit balances, and their rights and responsibilities related to receiving financial aid.

11.1 Definition of Disbursements and Disbursement Methods

Introduction

The disbursement of financial aid is the process by which eligible federal, state, and institutional financial aid funds are made available to students and, when applicable, parent borrowers. Prior to any disbursement, the Financial Aid Office confirms that the student has met all applicable eligibility requirements, including enrollment in eligible coursework and satisfaction of any outstanding financial aid requirements. Financial aid disbursements are administered in accordance with applicable federal and state regulations, cash management requirements, and District policies and procedures.

Policy

The Ventura County Community College District (VCCCD) shall disburse Title IV federal student aid, California state financial aid, and eligible institutional aid only to students who have established eligibility for the applicable financial aid program. Financial aid funds shall be disbursed in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

The Financial Aid Office is responsible for determining student eligibility and authorizing financial aid awards for disbursement. VCCCD Business and Administrative Services is responsible for processing financial aid disbursements, applying funds to student accounts, issuing credit balance refunds, and administering cash management activities in compliance with applicable regulations.

Title IV funds are first applied to allowable institutional charges, including tuition, mandatory enrollment fees, and other authorized educational charges. Any resulting credit balance is issued to the student or parent borrower, as applicable, through the District's approved refund delivery process.

The District shall not penalize students whose anticipated financial aid is delayed due to federal regulatory requirements or institutional processing activities, including but not limited to

verification, resolution of conflicting information, mandatory loan disbursement delays, or other eligibility reviews beyond the student's control.

Procedures

The Financial Aid Office will:

- Determine student eligibility for financial aid prior to authorizing disbursement.
- Verify that all applicable eligibility requirements have been satisfied before funds are released.
- Coordinate with VCCCD Business and Administrative Services to authorize financial aid disbursements.
- Ensure Title IV funds are first applied toward allowable institutional charges before credit balances are released.
- Provide students with information regarding anticipated disbursement dates, eligibility requirements, credit balances, and their rights and responsibilities related to financial aid disbursements.
- Coordinate with Business and Administrative Services to resolve disbursement issues and minimize delays whenever possible.
- Maintain documentation supporting financial aid eligibility and disbursement authorization in accordance with applicable federal and state regulations and District records retention policies.

11.2 Disbursement Dates and Schedules

Introduction

The Ventura County Community College District (VCCCD) establishes financial aid disbursement schedules to ensure the timely and accurate delivery of financial assistance to eligible students. Disbursement schedules are developed collaboratively by the Financial Aid Offices and VCCCD Business and Administrative Services and are designed to comply with federal and state regulations while supporting student access to financial aid throughout the academic year.

Policy

The Financial Aid Office shall establish and publish financial aid disbursement schedules for each academic term. Disbursement dates shall be determined in coordination with VCCCD Business and Administrative Services and may be adjusted as necessary to accommodate

regulatory requirements, enrollment changes, system processing schedules, or other operational needs.

Financial aid shall be disbursed only after a student's eligibility has been confirmed and all applicable program requirements have been satisfied. Students who become eligible after the initial scheduled disbursement or whose awards are revised during the term shall be included in subsequent disbursement processing, as appropriate.

Disbursement schedules shall be administered in accordance with the specific requirements governing each financial aid program, including federal grants, Federal Direct Loans, Federal Work-Study, California state financial aid programs, scholarships, and other institutional aid.

Procedures

The Financial Aid Office will:

- Develop annual financial aid disbursement schedules in coordination with VCCCD Business and Administrative Services.
- Publish primary disbursement dates through the District's approved communication channels and Financial Aid website.
- Review student eligibility prior to each scheduled disbursement.
- Process additional or revised financial aid awards through subsequent disbursement cycles as students become eligible.
- Ensure program-specific disbursement requirements are satisfied prior to releasing funds.
- Coordinate with Business and Administrative Services to process financial aid disbursements accurately and in compliance with applicable federal and state regulations.
- Communicate changes to published disbursement schedules when operational or regulatory circumstances require adjustments.

11.2.1 Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and California State Grant Programs

Introduction

Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and California state grant programs are disbursed according to established institutional schedules and applicable federal and state regulations. Disbursements are based upon a student's

confirmed eligibility, enrollment status, and completion of all required financial aid processes. The Financial Aid Office monitors enrollment throughout the payment period to ensure aid is disbursed accurately and in accordance with program requirements.

Policy

The Ventura County Community College District (VCCCD) shall disburse Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and California state grant programs only after a student has established eligibility for the applicable program and all required financial aid processing has been completed.

Initial disbursements generally begin prior to the start of each academic term for eligible students whose financial aid files are complete. Students who establish eligibility after the initial disbursement date shall be included in subsequent scheduled disbursements.

For students enrolled in late-start, short-term, or modular courses, only enrollment in coursework that has officially begun at the time of disbursement shall be included when determining enrollment status and aid eligibility. Financial aid awards may be adjusted as additional eligible coursework begins or when enrollment changes occur.

Subsequent disbursements shall be processed throughout the term to ensure eligible students receive financial assistance in accordance with applicable federal and state regulations.

Procedures

The Financial Aid Office will:

- Confirm student eligibility prior to each disbursement.
- Verify enrollment in eligible coursework before authorizing disbursement.
- Process initial disbursements according to the published financial aid calendar.
- Process subsequent disbursements for students who complete financial aid requirements after the initial disbursement date or whose eligibility changes during the term.
- Recalculate financial aid awards when required due to enrollment changes, late-start coursework, or other eligibility adjustments.
- Coordinate with VCCCD Business and Administrative Services to ensure timely and accurate processing of financial aid disbursements.

- Maintain documentation supporting eligibility and disbursement decisions in accordance with applicable federal and state regulations and District records retention policies.

11.2.2 Federal Direct Loans

Introduction

Federal Direct Loans are disbursed in accordance with the Higher Education Act, applicable federal regulations, and U.S. Department of Education guidance. Unlike grant programs, Federal Direct Loan disbursements are subject to additional eligibility requirements, including minimum enrollment, loan period restrictions, entrance counseling and Master Promissory Note requirements for first-time borrowers, and mandatory disbursement timing requirements. The Financial Aid Office administers Federal Direct Loan disbursements to ensure responsible borrowing and compliance with federal regulations.

Policy

The Ventura County Community College District (VCCCD) shall disburse Federal Direct Loans only to students who have satisfied all federal and institutional eligibility requirements, including enrollment at least half-time in an eligible program of study.

Federal Direct Loans shall generally be disbursed in two substantially equal installments over the applicable loan period. Students must remain eligible at the time of each disbursement, including maintaining the required enrollment status.

For one-semester loan periods, loan proceeds shall be disbursed in two installments during the term in accordance with federal regulations. For summer-only loan periods, loan funds may be disbursed as a single installment when permitted under federal regulations and institutional procedures.

First-time, first-year undergraduate borrowers shall be subject to the mandatory 30-day delayed disbursement requirement. Loan funds shall not be released until all applicable federal requirements have been satisfied.

Procedures

The Financial Aid Office will:

- Verify that the student is enrolled at least half-time in eligible coursework prior to each loan disbursement.
- Confirm completion of all required federal loan requirements, including Entrance Counseling and the Master Promissory Note, when applicable.

- Determine the appropriate loan period and disbursement schedule.
- Process Federal Direct Loan disbursements in substantially equal installments, unless otherwise permitted under federal regulations.
- Apply the mandatory 30-day delayed disbursement requirement for eligible first-time, first-year undergraduate borrowers.
- Review student eligibility prior to each scheduled disbursement and adjust or cancel loan disbursements when required by changes in enrollment or eligibility.
- Coordinate with VCCCD Business and Administrative Services to process loan disbursements and issue any resulting credit balances in accordance with federal cash management regulations.
- Maintain documentation supporting loan eligibility and disbursement in accordance with applicable federal regulations and District records retention policies.

11.2.3 Federal Work-Study (FWS)

Introduction

The Federal Work-Study (FWS) Program provides eligible students with part-time employment to help meet educational expenses while gaining valuable work experience. Unlike other forms of financial aid, Federal Work-Study funds are earned through employment and are paid as wages for hours actually worked. Compensation is administered through the District's payroll system in accordance with federal regulations, institutional payroll procedures, and applicable wage and hour laws.

Policy

The Ventura County Community College District (VCCCD) shall administer the Federal Work-Study (FWS) Program in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Federal Work-Study earnings shall be paid only for hours actually worked in approved Federal Work-Study positions. Students may not earn more than their authorized Federal Work-Study award unless additional eligibility has been approved by the Financial Aid Office.

Federal Work-Study wages shall be processed through the District's payroll system and paid directly to the student. Because Federal Work-Study earnings are employee wages, they shall not be automatically applied to institutional charges unless otherwise authorized by the student and permitted under applicable regulations.

Procedures

The Financial Aid Office will:

- Determine student eligibility for the Federal Work-Study Program.
- Authorize Federal Work-Study awards based on available funding and institutional awarding policies.
- Coordinate with employing departments and VCCCD Business and Administrative Services to administer the program.
- Monitor student earnings to ensure awards are not exceeded without appropriate authorization.
- Adjust or terminate Federal Work-Study eligibility when students no longer meet program requirements or available funding has been exhausted.
- Maintain documentation supporting Federal Work-Study eligibility and awards in accordance with applicable federal regulations and District records retention policies.

11.2.4 Other Financial Aid Programs

Introduction

In addition to federal grants, Federal Direct Loans, and Federal Work-Study, the Ventura County Community College District (VCCCD) administers a variety of state, institutional, and private financial assistance programs. These programs are disbursed in accordance with the specific statutory, regulatory, contractual, or donor requirements governing each funding source.

Policy

The Financial Aid Office shall administer the disbursement of other financial aid programs, including but not limited to the Student Success Completion Grant (SSCG), Chafee Grant, scholarships, Extended Opportunity Programs and Services (EOPS/CARE), California Dream Act Service Incentive Grant (DSIG), Middle Class Scholarship (MCS), and other federal, state, institutional, or private aid programs, in accordance with applicable program requirements and available funding.

Financial aid shall be disbursed only after the student has established eligibility for the applicable program and all required administrative and program-specific requirements have been satisfied. Disbursement timing may vary depending on funding availability, certification requirements, enrollment status, and applicable program regulations.

Late disbursements shall be processed in accordance with applicable federal and state regulations and institutional policies.

Procedures

The Financial Aid Office will:

- Determine student eligibility for each financial aid program based on applicable program requirements.
- Verify that all eligibility and administrative requirements have been satisfied prior to authorizing disbursement.
- Coordinate with VCCCD Business and Administrative Services to process disbursements in accordance with applicable regulations and funding requirements.
- Monitor awards for changes in eligibility or enrollment that may require adjustments.
- Process late disbursements when permitted under applicable federal or state regulations.
- Maintain documentation supporting eligibility, awards, and disbursements in accordance with applicable federal and state regulations and District records retention policies.

11.3 Disbursing Title IV Funds

Introduction

The Ventura County Community College District (VCCCD) disburses Title IV federal student financial aid funds in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures. Title IV funds are applied to allowable institutional charges before any remaining credit balance is released to the student or parent borrower, as applicable. The Financial Aid Office and VCCCD Business and Administrative Services work collaboratively to ensure Title IV funds are disbursed accurately, timely, and in compliance with federal cash management requirements.

Policy

The Financial Aid Office shall authorize the disbursement of Title IV funds only after verifying that the student has satisfied all applicable eligibility requirements for the financial aid program.

Title IV funds shall first be applied to allowable current-year institutional charges, including tuition, mandatory fees, and other authorized educational expenses, in accordance with applicable federal regulations. Any remaining Title IV credit balance shall be issued to the student or parent borrower within the timeframes required by federal cash management regulations.

The use of Title IV funds to pay other allowable educationally related charges requires the student's or parent borrower's authorization, when required by federal regulations. All authorizations shall be maintained in accordance with applicable federal and District record retention requirements.

Procedures

The Financial Aid Office will:

- Verify student eligibility prior to authorizing the disbursement of Title IV funds.
- Coordinate with VCCCD Business and Administrative Services to ensure Title IV funds are applied to allowable institutional charges.
- Ensure required student or parent authorizations are obtained before applying Title IV funds to allowable charges beyond those permitted without authorization.
- Coordinate the release of any Title IV credit balances in accordance with applicable federal cash management regulations.
- Maintain documentation supporting Title IV disbursements and required authorizations in accordance with applicable federal regulations and District records retention policies.

11.3.1 Disbursing Federal Work-Study (FWS) Funds

Introduction

Federal Work-Study (FWS) funds differ from other forms of Title IV financial aid because they are earned through student employment rather than disbursed as financial aid directly to a student's account. Students receive compensation only for hours actually worked in approved Federal Work-Study positions. FWS earnings are processed through the District's payroll system and are paid as employee wages in accordance with applicable federal regulations and institutional payroll procedures.

Policy

The Ventura County Community College District (VCCCD) shall administer Federal Work-Study (FWS) earnings in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District payroll policies and procedures.

Federal Work-Study earnings shall be paid directly to the student through the District's payroll system for verified hours worked. Because FWS earnings are employee wages, they shall not be applied to a student's institutional account to pay tuition, fees, or other institutional charges unless otherwise authorized by the student and permitted under applicable federal regulations.

Procedures

The Financial Aid Office will:

- Authorize Federal Work-Study awards for eligible students.
- Coordinate with employing departments and VCCCD Business and Administrative Services to administer Federal Work-Study awards.
- Monitor student earnings to ensure students do not exceed their authorized Federal Work-Study award without appropriate approval.
- Maintain documentation supporting Federal Work-Study eligibility and awards in accordance with applicable federal regulations and District records retention policies.

11.3.2 Application of Title IV Funds to Current-Year Institutional Charges

Introduction

Title IV federal student aid funds are first applied to a student's current-year allowable institutional charges before any remaining credit balance is released to the student or parent borrower. Allowable institutional charges include tuition, mandatory fees, and other charges permitted under applicable federal regulations. The application of Title IV funds is administered in accordance with federal cash management regulations and District policies and procedures.

Policy

The Ventura County Community College District (VCCCD) shall apply Title IV federal student aid funds to current-year allowable institutional charges in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Allowable institutional charges include tuition, mandatory enrollment fees, and other eligible educational charges permitted under federal regulations. Title IV funds shall be applied only after the student has established eligibility for the applicable financial aid program and all disbursement requirements have been satisfied.

Any remaining Title IV credit balance shall be released to the student or parent borrower within the timeframes required by federal cash management regulations.

Procedures

The Financial Aid Office will:

- Authorize the application of Title IV funds only after confirming student eligibility.

- Coordinate with VCCCD Business and Administrative Services to apply Title IV funds to allowable current-year institutional charges.
- Ensure Title IV funds are applied in accordance with applicable federal cash management regulations.
- Monitor student eligibility and enrollment for changes that may require adjustments to previously authorized disbursements.
- Maintain documentation supporting the authorization and application of Title IV funds in accordance with applicable federal regulations and District records retention policies.

11.3.3 Application of Title IV Funds to Other Allowable Educationally Related Charges

Introduction

Federal regulations permit institutions to apply Title IV federal student aid funds to certain current-year educationally related charges beyond tuition and mandatory fees when the student, or parent borrower when applicable, has provided the required authorization. These authorizations allow the District to apply Title IV funds to eligible charges in accordance with federal cash management regulations.

Policy

The Ventura County Community College District (VCCCD) may apply Title IV federal student aid funds to other current-year allowable educationally related institutional charges beyond tuition, mandatory fees, and contracted food and housing only when the student, or parent borrower in the case of a Federal Direct PLUS Loan, has provided written authorization as required by applicable federal regulations.

Authorizations shall be voluntary and may be revoked by the student or parent borrower at any time. Revocation shall apply prospectively and shall not affect the application of funds made prior to the effective date of the revocation. All authorizations shall be maintained in accordance with applicable federal regulations and District records retention policies.

Procedures

The Financial Aid Office will:

- Obtain the required written authorization before applying Title IV funds to allowable educationally related charges beyond those permitted without authorization.
- Coordinate with VCCCD Business and Administrative Services to ensure Title IV funds are applied only to authorized charges.

- Honor requests to revoke previously granted authorizations in accordance with applicable federal regulations.
- Maintain documentation of all authorizations and revocations in the student's financial aid record in accordance with applicable federal regulations and District records retention policies.
- Ensure the application of Title IV funds complies with federal cash management requirements.

11.3.5 Holding Excess Title IV Funds (Credit Balances)

Introduction

A Title IV credit balance is created when the amount of Title IV federal student aid credited to a student's account exceeds the allowable institutional charges for the payment period. Federal regulations establish specific requirements governing the release of Title IV credit balances to students or parent borrowers and the limited circumstances under which an institution may retain such funds.

Policy

The Ventura County Community College District (VCCCD) shall administer Title IV credit balances in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

VCCCD does not retain Title IV credit balances. After allowable institutional charges have been satisfied, any remaining Title IV credit balance shall be issued to the student or parent borrower, as applicable, through the District's approved refund delivery process. Credit balances shall be released within the timeframes required by applicable federal cash management regulations.

Procedures

The Financial Aid Office will:

- Coordinate with VCCCD Business and Administrative Services to identify Title IV credit balances resulting from financial aid disbursements.
- Ensure allowable institutional charges have been satisfied before authorizing the release of a Title IV credit balance.
- Coordinate the timely release of Title IV credit balances through the District's approved refund delivery process.

- Monitor compliance with applicable federal cash management regulations governing Title IV credit balances.
- Maintain documentation supporting Title IV credit balance processing in accordance with applicable federal regulations and District records retention policies.

11.4 Student and Parent Notifications

Introduction

The Ventura County Community College District (VCCCD) provides students and parent borrowers with timely notifications regarding the disbursement of financial aid funds, anticipated awards, loan disbursements, credit balances, and other information required under applicable federal regulations. These notifications help ensure recipients understand their financial aid eligibility, disbursement timelines, rights, and responsibilities.

Policy

The Financial Aid Office shall provide students and parent borrowers with required notifications related to the disbursement of federal, state, and institutional financial aid in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Notifications may be delivered electronically through the District's approved communication systems or through the District's contracted refund and payment processor, as applicable. Students are responsible for maintaining current contact information and monitoring their official District communication channels to receive important financial aid information.

Procedures

The Financial Aid Office will:

- Notify students of their financial aid eligibility and anticipated awards.
- Provide required notifications regarding financial aid disbursements and credit balances.
- Notify Federal Direct Loan borrowers of loan disbursements and applicable borrower rights, including cancellation rights.
- Coordinate with the District's contracted refund processor to facilitate notifications regarding financial aid refund processing.
- Maintain documentation of required notifications in accordance with applicable federal regulations and District records retention policies.

- Provide students with information regarding financial aid disbursement schedules, refund delivery options, and their rights and responsibilities as financial aid recipients.

11.4.1 Notification of Expected Title IV Funds and Disbursement Information

Introduction

The Ventura County Community College District (VCCCD) provides students with timely information regarding their financial aid eligibility, anticipated awards, and expected disbursement of Title IV federal student aid. These notifications enable students to understand the types and amounts of aid awarded, anticipated disbursement dates, and any remaining requirements necessary to receive financial assistance.

Policy

The Financial Aid Office shall provide students with notification of their financial aid eligibility and anticipated Title IV awards through the District's approved communication systems.

Financial aid notifications shall include the types and amounts of aid awarded, the terms and conditions applicable to each award, and information regarding anticipated disbursement schedules. Students are responsible for reviewing their financial aid information and completing any outstanding requirements necessary to establish or maintain eligibility for financial aid disbursement.

Financial aid awards remain subject to change based on enrollment, eligibility, availability of funding, verification, resolution of conflicting information, or other factors affecting a student's eligibility.

Procedures

The Financial Aid Office will:

- Notify students of their financial aid eligibility and awarded financial aid through the District's approved communication systems.
- Provide students with information regarding anticipated disbursement schedules and any remaining eligibility requirements.
- Update financial aid awards as necessary based on changes in enrollment, eligibility, or funding.
- Notify students of significant revisions to their financial aid awards or anticipated disbursements.

- Maintain documentation of financial aid award notifications in accordance with applicable federal regulations and District records retention policies.

11.4.2 Federal Direct Loan Disbursement Notifications and Borrower's Right to Cancel

Introduction

Federal regulations require institutions participating in the William D. Ford Federal Direct Loan Program to notify borrowers when Federal Direct Loan funds are disbursed and to inform them of their right to cancel all or a portion of the loan. These notifications ensure borrowers are aware of the amount disbursed, the timing of the disbursement, and the procedures for reducing or canceling their loan obligation.

Policy

The Ventura County Community College District (VCCCD) shall provide borrowers with timely notification of Federal Direct Loan disbursements in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Borrowers shall be informed of the amount of the loan disbursement, the anticipated date the loan funds are credited to the student's account or otherwise disbursed, and their right to cancel all or a portion of the loan within the timeframe established by federal regulations. Requests received after the applicable cancellation period will be honored when administratively feasible and permitted under federal regulations.

Procedures

The Financial Aid Office will:

- Provide borrowers with required notifications regarding Federal Direct Loan disbursements.
- Inform borrowers of their right to cancel all or a portion of a Federal Direct Loan within the timeframe established by federal regulations.
- Process timely loan cancellation requests in coordination with VCCCD Business and Administrative Services and the U.S. Department of Education, as appropriate.
- Honor requests received after the federal cancellation period when administratively feasible and permitted under applicable regulations.
- Maintain documentation of borrower notifications and loan cancellation requests in accordance with applicable federal regulations and District records retention policies.

11.5 Undeliverable Title IV Funds

Introduction

The Ventura County Community College District (VCCCD) administers undeliverable Title IV federal student aid funds in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures. Undeliverable funds may occur when a financial aid refund cannot be successfully delivered because of invalid banking information, an incorrect mailing address, or other circumstances that prevent delivery to the intended recipient.

Policy

The Financial Aid Office shall work collaboratively with VCCCD Business and Administrative Services to make reasonable efforts to deliver Title IV funds to eligible students and parent borrowers. When a Title IV disbursement is returned or otherwise determined to be undeliverable, the District shall make reasonable attempts to notify the recipient and obtain updated information necessary to reissue the funds.

If the recipient does not provide the required information within the timeframes established by applicable federal regulations, undeliverable Title IV funds shall be returned to the U.S. Department of Education in accordance with federal cash management requirements.

Procedures

The Financial Aid Office will:

- Monitor reports of returned or undeliverable Title IV disbursements.
- Make reasonable efforts to contact the student or parent borrower using the District's approved communication methods.
- Instruct the recipient to update refund preferences, banking information, or mailing address, as appropriate.
- Coordinate with VCCCD Business and Administrative Services to reissue undeliverable funds once updated information has been received.
- Return unclaimed Title IV funds to the U.S. Department of Education when required by applicable federal regulations.
- Maintain documentation of communications, reissuance requests, and returned funds in accordance with applicable federal regulations and District records retention policies.

11.6 Recovery of Title IV Disbursements When a Student Does Not Begin Attendance

Introduction

Federal regulations require institutions to ensure that Title IV federal student aid funds are disbursed only to students who begin attendance in the coursework used to establish their financial aid eligibility. When a student does not begin attendance in one or more classes, the Financial Aid Office must review the student's eligibility and adjust or cancel financial aid, as appropriate, in accordance with applicable federal regulations.

Policy

The Ventura County Community College District (VCCCD) shall review the eligibility of students reported as never attending one or more courses used to determine their financial aid eligibility. When a student does not begin attendance, the Financial Aid Office shall recalculate the student's financial aid eligibility and recover or cancel Title IV funds, as required by the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Any resulting overpayment or outstanding institutional balance shall be administered in accordance with applicable federal regulations and District collection procedures. Students shall be notified of adjustments to their financial aid eligibility and any resulting financial obligations through the District's approved communication methods.

Procedures

The Financial Aid Office will:

- Review reports identifying students who did not begin attendance in one or more courses.
- Determine whether the student's financial aid eligibility must be recalculated based on actual attendance and enrollment.
- Adjust or cancel Title IV funds, as required by applicable federal regulations.
- Coordinate with VCCCD Business and Administrative Services to update the student's account and recover funds when necessary.
- Notify students of financial aid adjustments and any resulting balance owed to the District.
- Place applicable institutional holds and refer outstanding balances for collection in accordance with District policies and procedures, when appropriate.

- Maintain documentation supporting attendance determinations, financial aid adjustments, and recovery actions in accordance with applicable federal regulations and District records retention policies.

SECTION 12: SATISFACTORY ACADEMIC PROGRESS (SAP)

Introduction

This section establishes the Ventura County Community College District's (VCCCD) policies and procedures governing Satisfactory Academic Progress (SAP) for students receiving federal, state, and institutional financial aid. The District administers the SAP policy in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

Federal regulations require institutions participating in the Title IV federal student financial aid programs to establish, publish, and consistently apply reasonable standards for measuring a student's academic progress toward the completion of an eligible educational program. Satisfactory Academic Progress standards ensure that students are successfully progressing toward completion of their declared educational objective while maintaining eligibility for financial aid.

The Financial Aid Office evaluates each student's academic record at the conclusion of each payment period to determine continued financial aid eligibility. SAP evaluations include all periods of enrollment at VCCCD, regardless of whether the student received financial aid, as well as applicable transfer coursework accepted toward the student's current eligible program of study. Students must satisfy the qualitative, quantitative, and maximum timeframe standards established by the District and remain enrolled in an eligible program of study to maintain financial aid eligibility.

12.1 SAP Authority and General Policy

Introduction

Satisfactory Academic Progress (SAP) is the standard by which the Ventura County Community College District (VCCCD) measures a student's academic progress toward the completion of an eligible educational program for purposes of determining continued eligibility for financial aid. Federal regulations require institutions participating in the Title IV federal student aid programs to establish, publish, and consistently apply reasonable standards for measuring academic progress.

Policy

The Ventura County Community College District (VCCCD) shall administer its Satisfactory Academic Progress (SAP) Policy in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, California Student Aid Commission (CSAC) requirements, and District policies and procedures.

The District's SAP standards shall be applied consistently to all students receiving financial aid and shall be at least as strict as the academic standards applicable to students enrolled in the same educational program who are not receiving financial aid.

To remain eligible for financial aid, students must:

- Maintain the required cumulative grade point average (GPA).
- Successfully complete the required percentage of cumulative attempted coursework (pace of progression).
- Complete their educational program within the established maximum timeframe.
- Remain enrolled in an eligible program of study leading to an approved certificate, associate degree, transfer degree, or bachelor's degree, as applicable.

Failure to satisfy any component of the District's SAP Policy may result in the loss of financial aid eligibility unless eligibility is reinstated through the approved SAP appeal process or by otherwise regaining eligibility under District policy.

Procedures

The Financial Aid Office will:

- Evaluate each student's academic progress at the conclusion of each payment period.
- Apply SAP standards consistently to all financial aid applicants and recipients.
- Determine financial aid eligibility based on the student's cumulative academic record and compliance with the District's SAP standards.
- Notify students whose financial aid eligibility is affected as a result of the SAP evaluation.
- Maintain documentation supporting SAP evaluations and eligibility determinations in accordance with applicable federal regulations and District records retention policies.

12.2 Students Subject to the SAP Policy

Introduction

Satisfactory Academic Progress (SAP) standards apply to all students who receive financial aid administered by the Ventura County Community College District (VCCCD). The Financial Aid Office evaluates each student's academic progress to determine continued eligibility for applicable federal, state, and institutional financial aid programs.

Policy

The Ventura County Community College District (VCCCD) shall apply its Satisfactory Academic Progress (SAP) Policy to all students receiving financial aid from programs that require SAP as a condition of eligibility.

The SAP Policy applies to, but is not limited to, the following financial aid programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Federal Direct PLUS Loan
- Federal Work-Study (FWS)
- Cal Grant Programs
- Student Success Completion Grant (SSCG)
- California Dream Act Service Incentive Grant (DSIG), when applicable
- Chafee Grant
- Middle Class Scholarship (MCS), when applicable
- Other federal, state, institutional, or privately funded financial aid programs that require students to maintain Satisfactory Academic Progress.

Students whose only form of financial assistance is the California College Promise Grant (CCPG), external scholarships, alternative loans, or other financial assistance programs that do not require SAP are not subject to this policy unless required by the applicable funding source.

In addition to meeting SAP standards, students must be enrolled in an eligible program of study that leads to an approved certificate, associate degree, transfer degree, or bachelor's degree to remain eligible for financial aid.

Procedures

The Financial Aid Office will:

- Apply the District's SAP Policy to all students receiving financial aid programs that require SAP.
- Verify that students are enrolled in an eligible program of study before awarding and disbursing financial aid.
- Evaluate student eligibility based on the requirements of each applicable financial aid program.
- Notify students whose financial aid eligibility is affected by their SAP status.
- Maintain documentation supporting SAP eligibility determinations in accordance with applicable federal regulations and District records retention policies.

12.3 SAP Standards

Introduction

Federal regulations require institutions to evaluate Satisfactory Academic Progress (SAP) using qualitative and quantitative measures to determine whether a student is making measurable progress toward the successful completion of an eligible educational program. The Ventura County Community College District (VCCCD) evaluates SAP using three standards: cumulative grade point average (qualitative measure), cumulative pace of progression (quantitative measure), and maximum timeframe for program completion.

Students must meet all three standards to remain eligible for financial aid unless otherwise permitted under the District's SAP Policy.

Policy

The Ventura County Community College District (VCCCD) shall evaluate each student's academic progress using the following standards:

- **Qualitative Standard** – Minimum cumulative grade point average (GPA).
- **Quantitative Standard** – Minimum cumulative pace of progression (completion rate).
- **Maximum Timeframe** – Completion of the educational program within 150 percent of the published program length.

Failure to satisfy any one of these standards may result in the loss of financial aid eligibility unless the student qualifies for Financial Aid Warning, successfully appeals the determination, or otherwise regains eligibility in accordance with District policy.

Procedures

The Financial Aid Office will:

- Evaluate each student's cumulative academic record at the conclusion of each payment period.
- Measure academic progress using the District's qualitative, quantitative, and maximum timeframe standards.
- Apply SAP calculations consistently to all students subject to the District's SAP Policy.
- Determine each student's SAP status based upon the results of the evaluation.
- Notify students whose financial aid eligibility is affected by the SAP evaluation.
- Maintain documentation supporting SAP calculations and eligibility determinations in accordance with applicable federal regulations and District records retention policies.

12.3.1 Qualitative Standard (Grade Point Average)

Introduction

The qualitative measure of Satisfactory Academic Progress (SAP) evaluates a student's cumulative academic performance by measuring the cumulative grade point average (GPA). Federal regulations require institutions to establish a qualitative standard that is consistent with the academic requirements applicable to students enrolled in the same educational program.

Policy

The Ventura County Community College District (VCCCD) requires students to maintain a **minimum cumulative grade point average (GPA) of 2.00** to satisfy the qualitative component of the Satisfactory Academic Progress (SAP) Policy.

All coursework included in the student's cumulative academic record shall be considered when calculating the cumulative GPA in accordance with District grading policies. Grades that affect the cumulative GPA shall be included in the SAP qualitative evaluation.

For purposes of determining course completion under the SAP Policy, grades of **A, B, C, D, P (Pass), CR (Credit), and CRE (Credit by Examination)** are considered successfully completed coursework. Grades of **F (Fail), 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 successfully completed coursework. All attempted coursework

shall be included in the quantitative evaluation unless otherwise excluded by federal regulations or District policy.

Excused Withdrawal (EW) grades assigned as a result of a federally declared emergency shall be treated in accordance with applicable federal law and U.S. Department of Education guidance.

Procedures

The Financial Aid Office will:

- Evaluate each student's cumulative grade point average at the conclusion of each payment period.
- Apply the District's minimum cumulative GPA requirement consistently to all students subject to the SAP Policy.
- Use the student's official academic record to determine the cumulative GPA.
- Determine whether the student has satisfied the qualitative standard based on the cumulative GPA calculation.
- Maintain documentation supporting qualitative SAP determinations in accordance with applicable federal regulations and District records retention policies.

12.3.2 Quantitative Standard (Pace of Progression)

Introduction

The quantitative measure of Satisfactory Academic Progress (SAP) evaluates a student's pace of progression toward the completion of an eligible educational program. Federal regulations require institutions to measure whether students are progressing at a rate that will allow them to complete their educational objective within the maximum allowable timeframe established by the institution.

Policy

The Ventura County Community College District (VCCCD) requires students to successfully complete **at least 67 percent of all cumulative attempted units** to satisfy the quantitative component of the Satisfactory Academic Progress (SAP) Policy.

Pace of progression is calculated by dividing the cumulative number of successfully completed units by the cumulative number of attempted units. Standard rounding rules shall be applied when calculating a student's cumulative completion rate.

All attempted coursework is included in the pace calculation unless otherwise excluded by applicable federal regulations or District policy. Courses with grades of **F (Fail)**, **I (Incomplete)**,

IP (In Progress), W (Withdrawal), EW (Excused Withdrawal), MW (Military Withdrawal), NC (No Credit), NP (No Pass), and RD (Record Delayed) are considered attempted but not successfully completed. Repeated coursework shall be included in both attempted and completed units, as applicable.

Students must maintain a cumulative completion rate of at least **67 percent** to remain eligible for financial aid.

Procedures

The Financial Aid Office will:

- Calculate each student's cumulative pace of progression at the conclusion of each payment period.
- Determine the cumulative completion rate by dividing successfully completed units by cumulative attempted units.
- Apply the District's minimum 67 percent completion standard consistently to all students subject to the SAP Policy.
- Include repeated coursework and other applicable enrollment in the pace calculation in accordance with federal regulations and District policy.
- Maintain documentation supporting quantitative SAP determinations in accordance with applicable federal regulations and District records retention policies.

12.3.3 Maximum Timeframe

Introduction

The maximum timeframe measure of Satisfactory Academic Progress (SAP) establishes the maximum period in which a student may receive financial aid while completing an eligible educational program. Federal regulations require institutions to ensure that students complete their educational objective within a timeframe that does not exceed **150 percent** of the published length of the program.

Policy

The Ventura County Community College District (VCCCD) requires students to complete their eligible educational program within **150 percent of the published program length** to remain eligible for financial aid.

Maximum timeframe is measured by the cumulative number of attempted units. All attempted coursework is included in the maximum timeframe calculation, including successfully

completed courses, failed courses, withdrawals, repeated coursework, incomplete courses, and accepted transfer coursework that applies toward the student's current eligible program of study, unless otherwise excluded by applicable federal regulations or District policy.

The maximum allowable attempted units are as follows:

Program Type	Published Program Length	Maximum Attempted Units (150%)
Bachelor's Degree	120 units	180 units
Associate Degree	60 units	90 units
Certificate Program	Varies	150% of the published program length

Students who exceed the maximum timeframe are no longer making Satisfactory Academic Progress and become ineligible for financial aid unless eligibility is reinstated through the approved SAP appeal process.

Procedures

The Financial Aid Office will:

- Monitor each student's cumulative attempted units at the conclusion of each payment period.
- Include all applicable attempted coursework in the maximum timeframe calculation in accordance with federal regulations and District policy.
- Include accepted transfer coursework applicable to the student's current eligible program of study when evaluating maximum timeframe.
- Determine whether the student has exceeded the maximum allowable timeframe for the current educational program.
- Notify students whose financial aid eligibility is affected due to exceeding the maximum timeframe.
- Maintain documentation supporting maximum timeframe determinations in accordance with applicable federal regulations and District records retention policies.

12.4 Evaluation of Satisfactory Academic Progress

Introduction

The Ventura County Community College District (VCCCD) evaluates Satisfactory Academic Progress (SAP) at the conclusion of each payment period to determine a student's continued

eligibility for financial aid. Each evaluation measures the student's cumulative academic performance using the District's qualitative, quantitative, and maximum timeframe standards. The evaluation includes all applicable enrollment and academic history required under federal regulations.

Policy

The Financial Aid Office shall evaluate Satisfactory Academic Progress at the conclusion of each **Fall, Spring, and Summer** term for all students subject to the District's SAP Policy.

SAP evaluations shall include the student's entire academic history at VCCCD, regardless of whether the student received financial aid during a particular term. All applicable enrollment shall be considered when determining compliance with the District's SAP standards.

Official transfer coursework accepted by a VCCCD college and applied toward the student's current eligible program of study shall be included in the SAP evaluation, as applicable.

Each SAP evaluation shall determine whether the student has met the District's qualitative, quantitative, and maximum timeframe standards and establish the student's SAP status for the subsequent payment period.

Procedures

The Financial Aid Office will:

- Evaluate each student's Satisfactory Academic Progress at the conclusion of the Fall, Spring, and Summer terms.
- Review the student's cumulative academic record, including all applicable periods of enrollment at VCCCD.
- Include accepted transfer coursework applicable to the student's current eligible program of study when required by District policy.
- Evaluate the student's cumulative grade point average, pace of progression, and maximum timeframe.
- Determine the student's SAP status based on the results of the evaluation.
- Notify students whose financial aid eligibility is affected by the SAP evaluation.
- Maintain documentation supporting SAP evaluations and eligibility determinations in accordance with applicable federal regulations and District records retention policies.

12.5 Satisfactory Academic Progress (SAP) Statuses

Introduction

Following each Satisfactory Academic Progress (SAP) evaluation, the Financial Aid Office assigns each student a SAP status based on the student's compliance with the District's qualitative, quantitative, and maximum timeframe standards. A student's SAP status determines continued eligibility for financial aid and identifies any additional requirements necessary to maintain or regain eligibility.

12.5.1 Good Standing

Introduction

Students who satisfy all components of the Ventura County Community College District's (VCCCD) Satisfactory Academic Progress (SAP) Policy are considered to be in Good Standing and remain eligible to receive financial aid, provided all other program eligibility requirements are met.

Policy

Students are considered to be in Good Standing when they:

- Maintain a minimum cumulative grade point average (GPA) of **2.00**;
- Successfully complete at least **67 percent** of all cumulative attempted units;
- Have not exceeded the maximum timeframe for their current eligible program of study; and
- Continue to meet all other federal, state, and institutional financial aid eligibility requirements.

Students in Good Standing remain eligible to receive financial aid for subsequent payment periods, provided they continue to satisfy all applicable eligibility requirements.

Procedures

The Financial Aid Office will:

- Assign a SAP status of **Good Standing** to students who satisfy all SAP standards.
- Continue financial aid eligibility for students who remain in Good Standing.
- Monitor academic progress during each SAP evaluation period.
- Notify students of changes to their SAP status when applicable.

- Maintain documentation supporting SAP status determinations in accordance with applicable federal regulations and District records retention policies.

12.5.2 Financial Aid Warning

Introduction

Financial Aid Warning is assigned to students who fail to meet one or more of the Ventura County Community College District's (VCCCD) Satisfactory Academic Progress (SAP) standards during a SAP evaluation. Financial Aid Warning provides students with one payment period to regain compliance with the District's SAP standards while remaining eligible to receive financial aid.

Policy

Students who fail to meet the District's cumulative grade point average (GPA) and/or cumulative pace of progression standards during a SAP evaluation shall be placed on **Financial Aid Warning** for one payment period, provided they have not exceeded the maximum timeframe for their current eligible program of study.

Students placed on Financial Aid Warning remain eligible to receive financial aid during the Warning period and are not required to submit a SAP appeal.

At the conclusion of the Warning period, students must satisfy all applicable SAP standards to remain eligible for financial aid. Students who fail to regain compliance at the end of the Warning period shall lose financial aid eligibility unless eligibility is reinstated through the District's approved SAP appeal process.

Procedures

The Financial Aid Office will:

- Assign a Financial Aid Warning status to students who fail to meet the qualitative and/or quantitative SAP standards, when eligible.
- Continue financial aid eligibility during the Warning payment period.
- Evaluate the student's academic progress at the conclusion of the Warning period.
- Restore the student to Good Standing if all SAP standards have been satisfied.
- Assign a Loss of Financial Aid Eligibility status if the student fails to regain compliance and no approved SAP appeal is in effect.

- Notify students of their Financial Aid Warning status, the requirements for maintaining eligibility, and the consequences of failing to meet SAP standards at the conclusion of the Warning period.
- Maintain documentation supporting Financial Aid Warning determinations in accordance with applicable federal regulations and District records retention policies.

12.5.3 Loss of Financial Aid Eligibility

Introduction

Students who do not meet the Ventura County Community College District's (VCCCD) Satisfactory Academic Progress (SAP) standards following a Financial Aid Warning period, who exceed the maximum timeframe, or who fail to satisfy the conditions of an approved Financial Aid Probation or Academic Plan lose eligibility to receive financial aid until eligibility is reinstated in accordance with District policy.

Policy

A student shall lose financial aid eligibility when the student:

- Fails to meet the District's qualitative standard (minimum cumulative 2.00 GPA) following a Financial Aid Warning period;
- Fails to meet the District's quantitative standard (minimum 67 percent cumulative completion rate) following a Financial Aid Warning period;
- Exceeds the maximum timeframe for the current eligible program of study;
- Fails to comply with the conditions of an approved Financial Aid Probation or Academic Plan; or
- Otherwise fails to satisfy the District's Satisfactory Academic Progress Policy.

Students who lose financial aid eligibility are ineligible to receive federal, state, and institutional financial aid programs subject to the District's SAP Policy unless eligibility is reinstated through an approved SAP appeal or by otherwise meeting the District's SAP standards.

Procedures

The Financial Aid Office will:

- Assign a Loss of Financial Aid Eligibility status to students who fail to satisfy the District's SAP Policy.

- Suspend financial aid eligibility for all applicable financial aid programs subject to SAP requirements.
- Notify students of the loss of financial aid eligibility and provide information regarding the SAP appeal process and other methods of regaining eligibility.
- Maintain documentation supporting SAP determinations and eligibility status changes in accordance with applicable federal regulations and District records retention policies.

12.5.4 Financial Aid Probation

Introduction

Financial Aid Probation is a temporary eligibility status assigned to students who have successfully appealed the loss of financial aid eligibility due to failure to meet the Ventura County Community College District's (VCCCD) Satisfactory Academic Progress (SAP) standards. Financial Aid Probation allows eligible students to continue receiving financial aid while demonstrating academic progress in accordance with the conditions established by the Financial Aid Office and, when applicable, an approved Academic Plan.

Policy

Students who submit a SAP appeal that is approved by the Financial Aid Office shall be placed on **Financial Aid Probation** for one payment period.

During the probationary payment period, students must:

- Earn a minimum **term grade point average (GPA) of 2.00**;
- Successfully complete **at least 67 percent of all units attempted during the probationary term**; and
- Comply with all conditions of the approved Academic Plan, when applicable.

At the conclusion of the probationary payment period, the Financial Aid Office shall evaluate the student's academic performance. Students who have regained compliance with all SAP standards shall be returned to Good Standing. Students who have not regained SAP compliance but are successfully meeting the requirements of an approved Academic Plan may continue to receive financial aid in accordance with the terms of the Academic Plan.

Students who fail to satisfy the requirements of Financial Aid Probation or an approved Academic Plan shall lose financial aid eligibility.

Procedures

The Financial Aid Office will:

- Review approved SAP appeals and assign a Financial Aid Probation status when appropriate.
- Establish the conditions students must meet during the probationary payment period.
- Monitor each student's academic performance at the conclusion of the probationary payment period.
- Return students to Good Standing when all SAP standards have been satisfied.
- Continue Financial Aid Probation under an approved Academic Plan when the student is successfully meeting the conditions of the plan but has not yet regained overall SAP compliance.
- Assign a Loss of Financial Aid Eligibility status when students fail to meet the conditions of Financial Aid Probation or the approved Academic Plan.
- Maintain documentation supporting probation determinations and continued eligibility in accordance with applicable federal regulations and District records retention policies.

12.5.5 Academic Plans

Introduction

An Academic Plan is an individualized plan developed to assist students in regaining or maintaining eligibility for financial aid following an approved Satisfactory Academic Progress (SAP) appeal. Academic Plans establish the academic requirements a student must meet each payment period to continue receiving financial aid while progressing toward the successful completion of an eligible educational program.

Policy

Students whose SAP appeal is approved may be required to follow an Academic Plan as a condition of continued financial aid eligibility.

Academic Plans shall be developed in collaboration with an academic counselor and must be consistent with the student's declared eligible program of study. The Academic Plan shall identify the coursework necessary to complete the student's educational objective and may establish specific academic requirements, enrollment expectations, or other conditions designed to enable the student to regain compliance with the District's SAP standards or successfully complete the educational program.

Students are expected to enroll only in coursework that is required for their approved educational program and identified on the Academic Plan, unless an approved revision has been made by an academic counselor and accepted by the Financial Aid Office.

Failure to comply with the conditions of an approved Academic Plan may result in the loss of financial aid eligibility.

Procedures

The Financial Aid Office will:

- Require an Academic Plan when necessary as a condition of an approved SAP appeal.
- Review Academic Plans to ensure they support the student's ability to regain SAP eligibility or complete the educational program within the maximum timeframe.
- Verify that students remain enrolled in coursework consistent with the approved Academic Plan.
- Monitor student compliance with the Academic Plan at the conclusion of each payment period.
- Require students to submit an updated Academic Plan when there is an approved change in educational objective or program of study.
- Discontinue financial aid eligibility when students fail to comply with the requirements of the approved Academic Plan.
- Maintain Academic Plans and supporting documentation in accordance with applicable federal regulations and District records retention policies.

12.6 Satisfactory Academic Progress (SAP) Appeals

Introduction

The Ventura County Community College District (VCCCD) recognizes that students may experience extenuating circumstances that adversely affect their ability to maintain Satisfactory Academic Progress (SAP). Federal regulations and California law permit institutions to consider appeals from students who fail to meet SAP standards when the student documents the circumstances that prevented academic success and demonstrates that those circumstances have been resolved or that the student has established a reasonable plan to achieve future academic success.

Each VCCCD college administers its own SAP appeal process in accordance with District policy, applicable federal regulations, California law, and institutional procedures. Appeals are reviewed individually based upon the student's documented circumstances, academic history, and ability to successfully complete the requirements of an eligible educational program.

Policy

Students who lose financial aid eligibility due to failure to meet the District's Satisfactory Academic Progress (SAP) standards may request reinstatement of financial aid eligibility by submitting a SAP appeal through their college's approved appeal process.

Each appeal shall be evaluated on an individual, case-by-case basis and shall include:

- A written explanation describing the circumstances that affected the student's academic performance.
- An explanation of what has changed that will enable the student to achieve future academic success.
- Supporting documentation, when applicable.
- An approved Student Educational Plan (SEP) or Academic Plan, when required by the college Financial Aid Office.

Appeals shall be evaluated using all relevant information, including, but not limited to:

- The student's academic history.
- The circumstances contributing to the loss of financial aid eligibility.
- Supporting documentation.
- Evidence that the circumstances have been resolved or are being appropriately managed.
- The student's ability to successfully complete the educational program.
- Compliance with an approved Student Educational Plan (SEP) or Academic Plan, when applicable.

Approval of a SAP appeal is not automatic and shall be based upon the totality of the student's documented circumstances and the likelihood of future academic success.

SAP appeals must be submitted during the payment period for which the student is requesting financial aid and by the published appeal deadline established by the college. Appeal deadlines shall be established in accordance with applicable federal regulations and California law. Appeals will not be accepted after the payment period has ended. Students who remain ineligible for financial aid may submit a subsequent appeal for a future payment period in accordance with applicable federal regulations, California law, and college procedures.

Students whose initial SAP appeal is denied shall be provided a second-level appeal review in accordance with applicable California law and college procedures. The second-level appeal shall be reviewed by a reviewer or committee that did not participate in the initial appeal decision.

Procedures

Each college Financial Aid Office will:

- Receive SAP appeals submitted through the college's approved appeal process.
- Review each appeal on an individual, case-by-case basis.
- Evaluate the student's written explanation, supporting documentation, academic history, and Student Educational Plan (SEP) or Academic Plan, when applicable.
- Request additional documentation when necessary to complete the review.
- Approve, deny, or defer appeals based upon the student's documented circumstances and applicable federal, state, and District requirements.
- Notify students of the outcome of the appeal through the District's approved communication methods.
- Provide a second-level appeal review for students whose initial appeal is denied. The second-level appeal shall be conducted by a reviewer or committee that did not participate in the initial appeal decision.
- Place students with approved appeals on Financial Aid Probation and require an Academic Plan when appropriate.
- Maintain documentation supporting all SAP appeal determinations in accordance with applicable federal regulations, California law, and District records retention policies.

12.7 Regaining Financial Aid Eligibility

Introduction

Students who lose financial aid eligibility as a result of failing to meet the Ventura County Community College District's (VCCCD) Satisfactory Academic Progress (SAP) standards may regain eligibility through the approved SAP appeal process or by subsequently meeting all applicable SAP standards without the receipt of financial aid. The method by which eligibility is regained depends upon the student's individual circumstances and compliance with District policy.

Policy

Students who lose financial aid eligibility due to failure to meet the District's Satisfactory Academic Progress (SAP) standards may regain eligibility through one of the following methods:

- Receiving approval of an initial SAP appeal through the college Financial Aid Office.

- Receiving approval through the college's second-level SAP appeal process, when applicable.
- Enrolling without the benefit of financial aid and subsequently meeting all applicable SAP standards, including the qualitative, quantitative, and maximum timeframe requirements.

Students who regain compliance with all SAP standards or whose financial aid eligibility is reinstated through an approved initial or second-level SAP appeal shall have their financial aid eligibility restored for subsequent payment periods, provided they continue to meet all other federal, state, and institutional eligibility requirements.

Students receiving financial aid under Financial Aid Probation or an approved Academic Plan must continue to satisfy the conditions of the probation or Academic Plan until they have regained full compliance with the District's SAP standards. Failure to comply with the terms of Financial Aid Probation or an approved Academic Plan may result in the loss of financial aid eligibility.

Procedures

Each college Financial Aid Office will:

- Evaluate each student's SAP status at the conclusion of each payment period.
- Reinstate financial aid eligibility following the approval of an initial SAP appeal or a second-level SAP appeal, when applicable.
- Restore financial aid eligibility when a student has independently regained compliance with all applicable SAP standards without the receipt of financial aid.
- Continue to monitor students receiving financial aid under Financial Aid Probation or an approved Academic Plan until full SAP compliance has been achieved.
- Notify students when financial aid eligibility has been restored or when additional action is required.
- Maintain documentation supporting the reinstatement of financial aid eligibility in accordance with applicable federal regulations, California law, and District records retention policies.

12.8 Special SAP Considerations

Introduction

Federal regulations require institutions to establish how specific types of coursework and enrollment are treated when evaluating Satisfactory Academic Progress (SAP). The Ventura County Community College District (VCCCD) applies these provisions consistently to ensure equitable administration of financial aid and compliance with applicable federal and state regulations.

Policy

The Financial Aid Office shall evaluate the following types of coursework and enrollment in accordance with the District's SAP Policy and applicable federal regulations:

Repeated Coursework

Repeated coursework is included in the qualitative, quantitative, and maximum timeframe calculations, as applicable. Federal financial aid may be received for one repetition of a previously passed course, provided all other eligibility requirements are met.

Withdrawals

Courses with a grade of **W (Withdrawal)**, **EW (Excused Withdrawal)**, or **MW (Military Withdrawal)** are considered attempted but not successfully completed for purposes of evaluating SAP, unless otherwise permitted by applicable federal law or U.S. Department of Education guidance.

Incomplete Coursework

Courses assigned a grade of **I (Incomplete)** are considered attempted but not successfully completed until a final grade is posted.

Pass/No Pass and Credit/No Credit Coursework

Courses graded on a Pass/No Pass or Credit/No Credit basis shall be evaluated in accordance with District grading policies and included in SAP calculations, as applicable.

Transfer Coursework

Official transfer coursework accepted by a VCCCD college and applicable to the student's current eligible program of study shall be included in the evaluation of pace of progression and maximum timeframe, as appropriate.

Remedial and English as a Second Language (ESL) Coursework

Students may be eligible to receive financial aid for remedial and English as a Second Language (ESL) coursework when such courses are required as prerequisites for enrollment in an eligible program of study. These courses are treated the same as other credit coursework for purposes

of determining enrollment status and financial aid eligibility. Remedial and ESL coursework is included when evaluating the qualitative standard (minimum cumulative 2.00 GPA) and the quantitative standard (minimum 67 percent cumulative completion rate); however, these units are excluded from the maximum timeframe calculation.

Audited Coursework

Audited courses are not eligible for financial aid and are not included in the student's enrollment status or SAP evaluation.

Procedures

Each college Financial Aid Office will:

- Apply the District's SAP Policy consistently when evaluating special types of coursework and enrollment.
- Review the student's official academic record when determining the treatment of repeated coursework, withdrawals, incompletes, transfer coursework, remedial coursework, ESL coursework, and audited courses.
- Apply applicable federal and state regulations when evaluating special SAP circumstances.
- Maintain documentation supporting SAP determinations in accordance with applicable federal regulations, California law, and District records retention policies.

SECTION 13: RETURN OF TITLE IV FUNDS (R2T4)

Introduction

This section establishes the Ventura County Community College District's (VCCCD) policies and procedures governing the Return of Title IV Funds (R2T4) requirements for students who withdraw from all coursework or otherwise cease attendance before completing a payment period or period of enrollment. The District administers the Return of Title IV Funds process in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Federal Title IV financial aid is awarded with the expectation that students will attend and complete the payment period or period of enrollment for which assistance was awarded. When a student withdraws before completing more than 60 percent of the payment period or period of enrollment, federal regulations require the District to determine the amount of Title IV aid the student earned based on the student's period of attendance. If the amount of Title IV aid disbursed exceeds the amount earned, the unearned funds must be returned to the appropriate Title IV programs. Conversely, if the student earned more Title IV aid than was

disbursed prior to withdrawal, the student may be eligible for a post-withdrawal disbursement in accordance with applicable federal regulations.

The Financial Aid Office is responsible for identifying students who require a Return of Title IV Funds calculation, determining the amount of Title IV aid earned, coordinating the return of unearned funds, and authorizing post-withdrawal disbursements, when applicable. VCCCD Business and Administrative Services is responsible for processing required financial transactions, returning funds to the U.S. Department of Education, maintaining appropriate accounting records, and ensuring compliance with federal cash management requirements.

13.1 Return of Title IV Funds (R2T4) General Policy

Introduction

The Return of Title IV Funds (R2T4) requirements establish how the Ventura County Community College District (VCCCD) determines the amount of federal Title IV financial aid earned by students who withdraw from all coursework or otherwise cease attendance before completing a payment period or period of enrollment. The Financial Aid Office administers the R2T4 process to ensure that Title IV funds are awarded only for the portion of the enrollment period completed by the student.

Policy

The Ventura County Community College District (VCCCD) shall administer the Return of Title IV Funds (R2T4) process in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

A Return of Title IV Funds (R2T4) calculation shall be performed whenever a student receiving Title IV financial aid withdraws from all coursework or is otherwise determined to have withdrawn from the payment period or period of enrollment in accordance with applicable federal regulations.

The Financial Aid Office shall determine the amount of Title IV aid earned based upon the student's withdrawal date and the percentage of the payment period or period of enrollment completed. If the amount of Title IV aid disbursed exceeds the amount earned, the unearned funds shall be returned to the appropriate Title IV programs in accordance with federal regulations. If the student earned more Title IV aid than was disbursed before withdrawal, the student may be eligible for a post-withdrawal disbursement, as permitted by federal regulations.

The Return of Title IV Funds process applies only to Title IV federal student aid programs and does not apply to state, institutional, or privately funded financial assistance unless otherwise required by the applicable program.

Procedures

The Financial Aid Office will:

- Identify students who withdraw from all coursework or otherwise require a Return of Title IV Funds (R2T4) calculation.
- Determine whether an R2T4 calculation is required based on the student's enrollment and attendance.
- Calculate the amount of Title IV aid earned and unearned in accordance with applicable federal regulations.
- Coordinate with VCCCD Business and Administrative Services to return unearned Title IV funds and process post-withdrawal disbursements, when applicable.
- Notify students of the results of the R2T4 calculation and any resulting financial obligations or eligibility for a post-withdrawal disbursement, as required by federal regulations.
- Maintain documentation supporting all Return of Title IV Funds calculations and related actions in accordance with applicable federal regulations and District records retention policies.

13.2 Students Subject to the Return of Title IV Funds (R2T4) Requirements

Introduction

Not every student who withdraws from coursework is subject to a Return of Title IV Funds (R2T4) calculation. The Financial Aid Office must determine whether a student has withdrawn for Title IV purposes and whether the student received Title IV financial aid that requires an R2T4 calculation. This determination is made in accordance with applicable federal regulations and institutional records.

Policy

The Ventura County Community College District (VCCCD) shall perform a Return of Title IV Funds (R2T4) calculation for students who receive Title IV financial aid and are determined to have withdrawn from the payment period or period of enrollment in accordance with applicable federal regulations.

A student may be considered withdrawn for Title IV purposes when the student:

- Officially withdraws from all courses during the payment period or period of enrollment.
- Unofficially withdraws by ceasing attendance in all courses without completing the official withdrawal process.
- Fails to successfully complete any coursework during the payment period or period of enrollment, when required under applicable federal regulations.

- Withdraws from all coursework in a program offered in modules or short-term courses and does not qualify for an exception under federal regulations.
- Otherwise ceases attendance in a manner that requires a Return of Title IV Funds calculation under applicable federal regulations.

Students who remain enrolled in at least one course applicable to the payment period or who qualify for an exception under the federal Return of Title IV Funds regulations are not considered withdrawn for purposes of the R2T4 calculation.

Procedures

Each college Financial Aid Office will:

- Identify students who may have withdrawn for Title IV purposes.
- Review enrollment, attendance, and academic records to determine whether a Return of Title IV Funds calculation is required.
- Evaluate students enrolled in modules or short-term courses in accordance with applicable federal regulations.
- Document the determination supporting whether an R2T4 calculation is or is not required.
- Initiate the Return of Title IV Funds process when required and maintain supporting documentation in accordance with applicable federal regulations and District records retention policies.

13.3 Determination of the Withdrawal Date

Introduction

The withdrawal date is a critical component of the Return of Title IV Funds (R2T4) calculation because it determines the percentage of the payment period or period of enrollment completed by the student. The Financial Aid Office determines the withdrawal date in accordance with applicable federal regulations, institutional records, and the student's enrollment status.

Policy

The Ventura County Community College District (VCCCD) shall determine a student's withdrawal date in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

For students who officially withdraw from all coursework, the withdrawal date shall be the official withdrawal date recorded by the Admissions and Records Office in the District's student information system.

For students who unofficially withdraw or otherwise cease attendance without completing the official withdrawal process, the withdrawal date shall be the student's last date of academically related activity, as documented by the institution. When the last date of academically related activity cannot be determined, the Financial Aid Office shall use the midpoint of the payment period or period of enrollment, or another date permitted under applicable federal regulations.

Students enrolled in programs offered in modules or short-term courses shall be evaluated in accordance with the Return of Title IV Funds requirements applicable to modular enrollment. Students who cease attendance in all courses within a payment period may be considered withdrawn unless they provide written confirmation of their intent to attend a later module within the timeframe permitted by federal regulations.

Procedures

Each college Financial Aid Office will:

- Review institutional records to determine whether the student officially or unofficially withdrew.
- Use the official withdrawal date recorded by Admissions and Records for official withdrawals.
- Determine the last date of academically related activity for unofficial withdrawals when required.
- Use the midpoint of the payment period or another date permitted by federal regulations when a last date of academically related activity cannot be established.
- Review enrollment in modules and short-term courses to determine whether the student meets an exception to the Return of Title IV Funds requirements.
- Document the withdrawal date and the basis for the determination in the student's financial aid record.
- Maintain documentation supporting withdrawal date determinations in accordance with applicable federal regulations and District records retention policies.

13.4 Return of Title IV Funds (R2T4) Calculation

Introduction

The Return of Title IV Funds (R2T4) calculation determines the amount of Title IV federal student aid a student earned based upon the percentage of the payment period or period of enrollment completed before withdrawing. Federal regulations require institutions to calculate earned and unearned Title IV aid whenever a student withdraws before completing more than 60 percent of the payment period or period of enrollment.

Policy

The Ventura County Community College District (VCCCD) shall calculate the amount of Title IV financial aid earned by a student who withdraws from the payment period or period of enrollment in accordance with the Higher Education Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Students who withdraw on or before completing **60 percent** of the payment period or period of enrollment earn Title IV aid in proportion to the percentage of the period completed. Students who complete **more than 60 percent** of the payment period or period of enrollment are considered to have earned **100 percent** of the Title IV aid for that payment period.

The Return of Title IV Funds calculation shall consider all Title IV aid that was disbursed and all Title IV aid that could have been disbursed, as defined by applicable federal regulations.

When the calculation determines that a student received more Title IV aid than was earned, the unearned portion shall be returned to the appropriate Title IV programs. When the calculation determines that the student earned more Title IV aid than was disbursed prior to withdrawal, the student may be eligible for a post-withdrawal disbursement in accordance with applicable federal regulations.

Procedures

Each college Financial Aid Office will:

- Perform a Return of Title IV Funds calculation for each student determined to have withdrawn for Title IV purposes.
- Calculate the percentage of the payment period or period of enrollment completed using the student's official withdrawal date.
- Determine the amount of Title IV aid earned and unearned in accordance with applicable federal regulations.
- Include all Title IV aid disbursed and Title IV aid that could have been disbursed, as applicable.
- Coordinate with VCCCD Business and Administrative Services to return unearned Title IV funds or process post-withdrawal disbursements, when applicable.
- Maintain documentation supporting each Return of Title IV Funds calculation in accordance with applicable federal regulations and District records retention policies.

13.5 Post-Withdrawal Disbursements

Introduction

A post-withdrawal disbursement (PWD) may be available when a student withdraws from the payment period or period of enrollment after earning more Title IV financial aid than was disbursed prior to the student's withdrawal. The Ventura County Community College District (VCCCD) administers post-withdrawal disbursements in accordance with the Higher Education

Act, applicable federal regulations, U.S. Department of Education guidance, and District policies and procedures.

Policy

When a Return of Title IV Funds (R2T4) calculation determines that a student earned more Title IV financial aid than was disbursed before withdrawal, the Financial Aid Office shall determine whether the student is eligible to receive a post-withdrawal disbursement.

Post-withdrawal disbursements shall be processed in accordance with applicable federal regulations and may include Title IV grant funds and, when permitted, Title IV loan funds.

Grant funds may be credited to outstanding current-year institutional charges or disbursed directly to the student in accordance with applicable federal regulations. Loan funds shall not be disbursed without first obtaining any required borrower or parent borrower confirmation and authorization.

The Financial Aid Office shall provide required notifications to students or parent borrowers regarding post-withdrawal disbursement eligibility, required authorizations, and applicable response deadlines in accordance with federal regulations.

Procedures

Each college Financial Aid Office will:

- Determine whether a student is eligible for a post-withdrawal disbursement based on the Return of Title IV Funds calculation.
- Calculate the amount of any post-withdrawal disbursement in accordance with applicable federal regulations.
- Notify the student or parent borrower of eligibility for a post-withdrawal disbursement and obtain any required authorizations before disbursing funds.
- Coordinate with VCCCD Business and Administrative Services to process approved post-withdrawal disbursements.
- Maintain documentation of notifications, authorizations, and post-withdrawal disbursements in accordance with applicable federal regulations and District records retention policies.

13.6 Return of Unearned Title IV Funds

Introduction

When a Return of Title IV Funds (R2T4) calculation determines that a student has received more Title IV financial aid than was earned, federal regulations require the Ventura County Community College District (VCCCD), the student, or both, to return the unearned funds to the

appropriate Title IV programs. The Financial Aid Office administers this process in coordination with VCCCD Business and Administrative Services to ensure compliance with applicable federal regulations.

Policy

When a Return of Title IV Funds (R2T4) calculation determines that unearned Title IV financial aid must be returned, the Ventura County Community College District (VCCCD) shall return funds for which it is responsible within the timeframes established by applicable federal regulations.

Unearned Title IV funds shall be returned to the appropriate federal financial aid programs in the order prescribed by federal regulations.

Students who are responsible for repaying Title IV grant overpayments shall be notified of the overpayment and provided information regarding their repayment responsibilities and the consequences of failing to resolve the overpayment within the timeframe established by federal regulations.

The return of unearned Title IV funds may result in an outstanding balance owed to the District. Students remain responsible for satisfying any institutional balance resulting from the Return of Title IV Funds process in accordance with District policies and procedures.

Procedures

Each college Financial Aid Office will:

- Determine the amount of unearned Title IV funds that must be returned by the District and by the student, when applicable.
- Coordinate with VCCCD Business and Administrative Services to return institutional funds to the appropriate Title IV programs within the required federal timeframes.
- Notify students of any Title IV grant overpayment and provide required repayment information.
- Coordinate the reporting of unresolved Title IV overpayments to the appropriate federal systems when required by applicable federal regulations.
- Maintain documentation supporting the return of Title IV funds, student notifications, and overpayment reporting in accordance with applicable federal regulations and District records retention policies.

13.7 Institutional Procedures

Introduction

The Ventura County Community College District (VCCCD) has established internal procedures to identify students who require a Return of Title IV Funds (R2T4) calculation, ensure timely completion of required calculations, and return unearned Title IV funds in accordance with applicable federal regulations. The Financial Aid Office utilizes institutional reporting tools and collaborates with Admissions and Records and VCCCD Business and Administrative Services to administer the Return of Title IV Funds process accurately and efficiently.

Policy

Each college Financial Aid Office shall maintain procedures to identify students who may require a Return of Title IV Funds (R2T4) calculation and to ensure that all required calculations, notifications, and returns of funds are completed within the timeframes established by applicable federal regulations.

The Financial Aid Office shall coordinate with Admissions and Records and VCCCD Business and Administrative Services to ensure the timely identification of withdrawals, accurate calculation of earned Title IV aid, return of unearned funds, and maintenance of supporting documentation.

Procedures

Each college Financial Aid Office will:

- Review institutional reports on a regular basis to identify students who may require a Return of Title IV Funds (R2T4) calculation.
- Utilize Banner, including the **SFRNOWD Return of Title IV Funds Report**, and institutional Argos reports to identify official withdrawals, unofficial withdrawals, and students requiring additional review.
- Verify withdrawal information, enrollment status, and attendance records prior to completing the R2T4 calculation.
- Complete Return of Title IV Funds calculations using the District's approved systems and the applicable federal methodology.
- Coordinate with VCCCD Business and Administrative Services to process required returns of Title IV funds and post-withdrawal disbursements.
- Submit required adjustments and returns through the U.S. Department of Education's Common Origination and Disbursement (COD) System, when applicable.
- Maintain supporting documentation, calculations, notifications, and transaction records within the District's approved document management system.
- Periodically review Return of Title IV Funds processing to ensure compliance with applicable federal regulations, internal controls, and District procedures.

13.8 Institutional Refunds

Introduction

Institutional refund policies are separate from the federal Return of Title IV Funds (R2T4) requirements. While institutional refunds determine whether enrollment fees and mandatory fees are refunded based on a student's withdrawal date, the Return of Title IV Funds process determines the amount of federal Title IV financial aid earned by the student. These are separate calculations governed by different laws and regulations and may produce different financial outcomes.

Policy

The Ventura County Community College District (VCCCD) administers institutional refunds in accordance with applicable California Education Code, Title 5 regulations, District Board Policies and Administrative Procedures, and institutional refund procedures.

Students who officially withdraw from eligible courses by the published refund deadline or whose classes are canceled by the college may be eligible for a refund or credit of enrollment fees and mandatory fees as determined by District policy.

Institutional refunds are administered independently of the federal Return of Title IV Funds (R2T4) requirements. Receipt of an institutional refund does not eliminate or replace the requirement to perform a Return of Title IV Funds calculation when required under federal regulations.

Institutional refunds may affect a student's outstanding institutional charges, credit balance, and financial aid account. The Financial Aid Office shall coordinate with VCCCD Business and Administrative Services to ensure appropriate financial aid adjustments are made when necessary.

Procedures

VCCCD Business and Administrative Services will:

- Determine eligibility for institutional refunds in accordance with District policies and procedures.
- Process eligible refunds or credits for enrollment fees and mandatory fees.
- Apply refunds or credits to outstanding institutional charges, when applicable.

Each college Financial Aid Office will:

- Coordinate with VCCCD Business and Administrative Services regarding institutional refunds that affect financial aid administration.
- Consider institutional refunds when completing Return of Title IV Funds (R2T4) calculations and other required financial aid adjustments.

- Maintain documentation supporting financial aid adjustments resulting from institutional refunds in accordance with applicable federal and state regulations and District records retention policies.

SECTION 14: FRAUD PREVENTION, INFORMATION SECURITY, AND REFERRALS

Introduction

The Ventura County Community College District (VCCCD) is committed to protecting the integrity of the federal, state, and institutional financial aid programs through the prevention, detection, investigation, and reporting of fraud, abuse, and other violations of applicable laws and regulations. The District also recognizes its responsibility to safeguard student financial aid information and maintain appropriate administrative, physical, and technical safeguards to protect the confidentiality, integrity, and availability of student records.

The Financial Aid Office administers financial aid programs in accordance with the Higher Education Act of 1965, the Family Educational Rights and Privacy Act (FERPA), the Gramm-Leach-Bliley Act (GLBA), the Privacy Act of 1974, applicable federal and state regulations, and District Board Policies and Administrative Procedures. Financial Aid staff work collaboratively with Information Technology, Admissions and Records, Business Services, and other District departments to maintain effective internal controls, protect sensitive information, identify potential fraud, and report suspected violations to the appropriate authorities.

14.1 Protection of Student Financial Aid Information

Introduction

The Ventura County Community College District (VCCCD) is committed to protecting the confidentiality, integrity, and availability of student financial aid information. Student financial aid records contain sensitive personal and financial information that must be safeguarded from unauthorized access, disclosure, alteration, destruction, or misuse. The Financial Aid Office administers student financial aid records in accordance with applicable federal and state laws, District Board Policies and Administrative Procedures, and District information security standards.

Policy

The Ventura County Community College District (VCCCD) shall safeguard student financial aid information in accordance with the Family Educational Rights and Privacy Act (FERPA), the Gramm-Leach-Bliley Act (GLBA), the Privacy Act of 1974, the Higher Education Act of 1965, applicable federal and state regulations, and District Board Policies and Administrative Procedures.

Access to student financial aid information shall be limited to employees and authorized agents with a legitimate educational interest or official business need, consistent with the principle of least privilege. Employees shall access, use, disclose, transmit, store, and dispose of student financial aid records only as necessary to perform their assigned job responsibilities and in accordance with District information security requirements.

The Financial Aid Office shall cooperate with the District's Information Technology Department and other appropriate departments to support the implementation of institutional information security controls, safeguard student financial aid information, and comply with applicable information security requirements.

Any suspected unauthorized access, disclosure, misuse, or compromise of student financial aid information shall be reported promptly in accordance with District information security policies and applicable legal requirements.

Procedures

Each college Financial Aid Office will:

- Limit access to student financial aid information to authorized personnel with a legitimate educational interest or official business need.
- Protect paper and electronic student financial aid records from unauthorized access, disclosure, alteration, or destruction.
- Comply with District information security policies governing the access, transmission, storage, retention, and disposal of student financial aid records.
- Coordinate with the District Information Technology Department regarding information security incidents affecting financial aid records or systems.
- Report suspected information security incidents or unauthorized disclosures in accordance with District policies and procedures.
- Participate in required information security and privacy training.
- Maintain records in accordance with applicable federal and state regulations and District records retention policies.

14.2 Student Fraud

Introduction

The Ventura County Community College District (VCCCD) is committed to protecting the integrity of federal, state, and institutional financial aid programs by preventing, identifying, and addressing fraudulent or potentially fraudulent activity. The Financial Aid Office is responsible for exercising due diligence when reviewing financial aid applications and supporting documentation to ensure that financial aid is awarded only to eligible students in accordance with applicable federal and state laws, regulations, and District policies.

Policy

The Ventura County Community College District (VCCCD) shall maintain procedures to identify, evaluate, and resolve conflicting information, suspected fraud, and other discrepancies that may affect a student's eligibility for financial aid.

The Financial Aid Office shall review financial aid applications and supporting documentation for consistency, accuracy, and authenticity. When conflicting information, altered documentation, false statements, identity theft, or other indicators of potential fraud are identified, the Financial Aid Office shall take appropriate action to resolve the discrepancy before determining financial aid eligibility or disbursing funds.

Examples of circumstances that may require additional review include, but are not limited to:

- Conflicting information contained in financial aid applications or supporting documentation.
- Suspected falsification or alteration of documents.
- Identity theft or the suspected use of a false identity.
- Suspected misrepresentation of citizenship, eligible noncitizen status, dependency status, income, household size, or educational credentials.
- Inconsistent enrollment, attendance, or academic information affecting financial aid eligibility.
- Any other information that reasonably calls into question a student's eligibility for financial aid.

Students may be required to provide additional documentation or clarification before financial aid eligibility can be determined. The Financial Aid Office may delay, deny, adjust, or cancel financial aid when required information is not provided or when eligibility cannot be verified.

Procedures

Each college Financial Aid Office will:

- Review financial aid applications and supporting documentation for accuracy, completeness, and consistency.
- Identify and resolve conflicting information before determining or disbursing financial aid eligibility.
- Request additional documentation when necessary to verify eligibility.
- Document all reviews, findings, and actions taken to resolve discrepancies.
- Delay, adjust, deny, or cancel financial aid when eligibility cannot be established in accordance with applicable federal and state regulations.

- Refer suspected fraud for further review in accordance with District policy and applicable federal requirements.
- Maintain documentation supporting all determinations in accordance with applicable federal regulations and District records retention policies.

14.3 Institutional and Third-Party Fraud

Introduction

The Ventura County Community College District (VCCCD) is committed to maintaining the integrity of the administration of federal, state, and institutional financial aid programs. All employees involved in the administration of financial aid are expected to perform their duties ethically, maintain appropriate internal controls, and comply with applicable federal and state laws, regulations, and District policies. VCCCD also expects third-party contractors, vendors, and servicers that support the administration of financial aid to comply with all applicable legal and contractual requirements.

Policy

The Ventura County Community College District (VCCCD) prohibits fraudulent, unethical, or improper conduct by employees, contractors, consultants, third-party servicers, or any individual participating in the administration of financial aid programs.

Employees responsible for administering financial aid shall comply with all applicable federal and state laws, regulations, District Board Policies and Administrative Procedures, and standards of professional conduct. Financial aid decisions shall be based solely on applicable eligibility requirements and shall not be influenced by personal gain, conflicts of interest, or improper external influence.

Third-party servicers and vendors that perform services related to the administration of financial aid shall be expected to comply with applicable federal requirements, contractual obligations, and District information security and confidentiality requirements.

Employees who become aware of suspected institutional fraud, misuse of financial aid funds, conflicts of interest, or other improper conduct shall report the matter promptly in accordance with District policy.

Procedures

Each college Financial Aid Office will:

- Administer financial aid programs in accordance with applicable federal and state laws, regulations, and District policies.

- Maintain appropriate internal controls to safeguard federal, state, and institutional financial aid funds.
- Cooperate with District departments responsible for compliance, auditing, information security, and internal controls.
- Report suspected employee misconduct, conflicts of interest, misuse of funds, or other improper activity through appropriate District reporting channels.
- Cooperate with authorized internal and external reviews, audits, and investigations.
- Maintain documentation supporting actions taken in response to suspected institutional or third-party fraud in accordance with applicable federal regulations and District records retention policies.

14.4 Professional Conduct, Misrepresentation, and Ethical Responsibilities

Introduction

The Ventura County Community College District (VCCCD) is committed to administering financial aid programs with honesty, integrity, transparency, and professionalism. Employees responsible for the administration of financial aid shall provide accurate information to students, families, employees, governmental agencies, and the public while complying with applicable federal and state laws, regulations, and District policies.

Policy

The Ventura County Community College District (VCCCD) prohibits misrepresentation, fraud, conflicts of interest, and unethical conduct in the administration of financial aid programs.

Employees shall provide complete, accurate, timely, and truthful information regarding financial aid eligibility, application procedures, award determinations, institutional costs, consumer information disclosures, student rights and responsibilities, and all other matters related to the administration of financial aid.

No employee shall knowingly:

- Make false or misleading statements regarding financial aid programs, institutional policies, or student eligibility.
- Falsify, alter, conceal, or destroy records related to financial aid administration.
- Misrepresent institutional policies, costs, financial aid availability, or student eligibility.
- Authorize, process, or certify financial aid for a student whom the employee knows is not eligible to receive assistance under applicable federal or state requirements.
- Knowingly withhold or omit material information affecting a student's financial aid eligibility, rights, or responsibilities.
- Use their position for personal gain or to provide preferential treatment inconsistent with applicable federal or state laws, regulations, or District policies.

- Retaliate against any employee who reports suspected fraud, misconduct, or violations of law in good faith.

Employees shall exercise sound professional judgment, maintain confidentiality, avoid conflicts of interest, and administer financial aid programs impartially and consistently in accordance with applicable federal and state laws, regulations, and District policies.

Employees shall adhere to the highest standards of professional conduct in the administration of financial aid programs and shall comply with all applicable federal requirements governing conflicts of interest, ethical conduct, institutional integrity, and the administration of Title IV student financial assistance programs. Employees shall not engage in activities that create an actual or perceived conflict of interest or otherwise compromise the integrity, impartiality, or public trust associated with the administration of financial aid programs.

Violations of this policy may result in disciplinary action, up to and including termination of employment, referral to appropriate regulatory or law enforcement agencies, and other actions authorized by applicable law, collective bargaining agreements, and District Board Policies and Administrative Procedures.

Procedures

Each college Financial Aid Office will:

- Conduct financial aid activities in accordance with applicable federal and state laws, regulations, and District policies.
- Provide accurate, timely, and consistent information to students, families, and the public.
- Maintain documentation supporting financial aid decisions and actions.
- Report suspected misrepresentation, unethical conduct, conflicts of interest, or other violations through appropriate District reporting channels.
- Cooperate with investigations conducted by the District or external agencies.
- Participate in required ethics, compliance, privacy, information security, and professional development training.
- Promote a culture of integrity, accountability, and ethical stewardship in the administration of financial aid programs.

14.5 Reporting and Referrals

Introduction

The Ventura County Community College District (VCCCD) is committed to protecting the integrity of federal, state, and institutional financial aid programs by ensuring that suspected fraud, abuse, misrepresentation, or other violations are promptly reviewed,

documented, and referred to the appropriate authorities when warranted. All employees share responsibility for reporting suspected fraudulent or unethical activity encountered during the administration of financial aid programs.

Policy

The Ventura County Community College District (VCCCD) shall maintain procedures for reporting, reviewing, documenting, and referring suspected fraud, abuse, misrepresentation, or other criminal misconduct related to the administration of financial aid programs.

Any employee who has reason to believe that fraud, abuse, identity theft, falsification of records, misrepresentation, conflicts of interest, or other violations affecting financial aid eligibility or program administration may have occurred shall promptly report the matter to the appropriate supervisor or the Financial Aid Officer for review.

The Financial Aid Officer shall review the available information, obtain additional documentation when appropriate, and determine whether the matter can be resolved administratively or whether a referral to the appropriate internal department or external agency is required. The Financial Aid Officer shall document the review, conclusions reached, and any actions taken to resolve the matter or support a referral.

When there is credible evidence of fraud or other criminal misconduct involving Title IV programs, the Financial Aid Office shall refer the matter to the U.S. Department of Education Office of Inspector General (OIG) and any other appropriate authority, as required by applicable federal regulations, California law, and District policy.

Individuals who report suspected fraud or misconduct in good faith shall not be subject to retaliation in accordance with applicable law, collective bargaining agreements, and District Board Policies and Administrative Procedures.

Procedures

Each college Financial Aid Office will:

- Receive and document reports of suspected fraud, abuse, misrepresentation, conflicts of interest, or other irregularities related to financial aid administration.
- Review available information and obtain additional documentation when necessary to determine the appropriate course of action.
- Coordinate with appropriate District departments, including Admissions and Records, Business and Administrative Services, Information Technology, Human Resources, or Campus Police, when additional review or investigation is warranted.
- Suspend or delay the processing or disbursement of financial aid when required pending the resolution of suspected fraud or conflicting information.

- Refer cases involving credible evidence of Title IV fraud or other criminal misconduct to the U.S. Department of Education Office of Inspector General (OIG) and other appropriate authorities, when required by applicable law.
- Maintain documentation of all reviews, findings, actions taken, and referrals in accordance with applicable federal regulations, California law, District policies, and records retention requirements.
- Monitor the implementation of corrective actions, when applicable, to promote ongoing compliance and protect the integrity of the administration of financial aid programs.

SECTION 15: AUDITS

Introduction

The Ventura County Community College District (VCCCD) is committed to ensuring compliance with federal and state laws governing the administration of financial aid programs. The District cooperates fully with all required audits, program reviews, monitoring activities, and compliance examinations conducted by federal, state, and independent auditing entities. The Financial Aid Office maintains appropriate documentation, internal controls, and records necessary to demonstrate compliance with applicable laws, regulations, and institutional policies while supporting continuous improvement in the administration of student financial aid programs.

15.1 Financial Aid Audits

Introduction

As a participant in the federal Title IV student financial aid programs, the Ventura County Community College District (VCCCD) is subject to annual independent audits conducted in accordance with the Uniform Guidance and other applicable federal requirements. These audits evaluate the District's financial statements, internal controls, and compliance with federal program requirements, including the administration of Title IV financial aid programs.

Policy

The Ventura County Community College District (VCCCD) shall participate in and cooperate with all required federal and state audits, program reviews, monitoring activities, and compliance examinations related to the administration of financial aid programs.

The District shall engage an independent public accounting firm to conduct the annual audit in accordance with applicable federal auditing standards and Uniform Guidance requirements. The audit shall include, as applicable, a review of financial aid administration, internal controls, student eligibility, disbursement of funds, federal program reconciliations,

Return of Title IV Funds (R2T4), Satisfactory Academic Progress (SAP), cash management, and other Title IV program requirements.

District Business and Administrative Services shall serve as the primary liaison with the independent auditors and coordinate the overall audit process. The Financial Aid Office, Student Business Office, Admissions and Records, Accounting Services, Information Technology, and other District departments shall provide documentation and assistance necessary to support the audit.

The Financial Aid Officer at each college shall be responsible for responding to audit inquiries related to financial aid administration, coordinating the resolution of audit findings affecting financial aid operations, preparing and implementing corrective action plans when required, monitoring the effectiveness of corrective actions, and maintaining ongoing compliance with applicable federal and state requirements.

Financial aid records shall be retained in accordance with applicable federal records retention requirements, California law, and District records retention policies.

Procedures

District Business and Administrative Services will:

- Coordinate the District's annual independent audit.
- Serve as the primary liaison with the independent auditing firm.
- Coordinate requests for documentation among District departments.
- Monitor the status of audit findings and corrective actions.
- Submit required audit reports in accordance with applicable federal requirements.

Each college Financial Aid Office will:

- Provide documentation requested by auditors.
- Cooperate with audit interviews, file reviews, and compliance testing.
- Maintain complete financial aid records supporting Title IV eligibility and program administration.
- Respond to audit findings related to financial aid operations.
- Coordinate with District departments to implement corrective actions resulting from audit findings, program reviews, or compliance examinations.
- Develop and implement corrective action plans when required.
- Monitor corrective actions to ensure ongoing compliance.

15.2 Audit Submission

Introduction

Federal regulations establish requirements for the timely submission of annual audit reports following completion of the District's fiscal year. Timely submission of audit reports is essential to maintaining the District's participation in the Title IV federal student aid programs.

Policy

The Ventura County Community College District (VCCCD) shall submit its annual audit in accordance with applicable federal regulations and Uniform Guidance requirements.

The District's fiscal year extends from July 1 through June 30. Annual audits shall encompass all applicable financial activity occurring during the fiscal year, including the administration of Title IV financial aid programs.

District Business and Administrative Services shall ensure that the completed audit is submitted through the Federal Audit Clearinghouse (FAC), or any successor federal reporting system, within the timeframes established by applicable federal regulations.

Procedures

District Business and Administrative Services will:

- Coordinate completion of the annual independent audit.
- Review the final audit report for completeness and accuracy.
- Submit the completed audit within the federally required timeframe.
- Coordinate the resolution of audit findings with the appropriate District departments.

Each college Financial Aid Office will:

- Provide requested information necessary to support the audit submission process.
- Assist in implementing corrective actions related to financial aid findings.
- Maintain documentation supporting corrective actions and ongoing compliance.

15.3 Federal and State Program Reviews

Introduction

The Ventura County Community College District (VCCCD) is subject to program reviews, compliance monitoring, and other oversight activities conducted by federal and state agencies responsible for the administration of student financial aid programs. These reviews evaluate the District's compliance with applicable laws, regulations, and program requirements and are intended to ensure the proper administration of federal and state financial aid programs while safeguarding public funds.

Policy

The Ventura County Community College District (VCCCD) shall cooperate fully with all federal and state program reviews, monitoring activities, compliance examinations, and other oversight activities related to the administration of financial aid programs.

Program reviews may be conducted by, or on behalf of, agencies including, but not limited to:

- The U.S. Department of Education
- The California Student Aid Commission (CSAC)
- The California Community Colleges Chancellor's Office (CCCCO)
- Other federal, state, or authorized oversight agencies, as applicable

District Business and Administrative Services, the Financial Aid Offices, and other appropriate District departments shall cooperate in providing records, reports, access to information systems, policies, procedures, and other documentation requested during a review.

When findings or recommendations are issued, the Financial Aid Officer at each college, in collaboration with District Business and Administrative Services and other appropriate departments, shall develop and implement corrective actions necessary to address identified deficiencies and maintain compliance with applicable federal and state requirements.

Procedures

District Business and Administrative Services will:

- Coordinate institutional responses to program reviews when appropriate.
- Assist in gathering requested financial and institutional documentation.
- Coordinate with District departments regarding corrective actions resulting from program review findings.

Each college Financial Aid Office will:

- Provide documentation and records requested during program reviews or monitoring activities.
- Cooperate with interviews, file reviews, and other review activities conducted by oversight agencies.
- Respond to requests for additional information in a timely manner.
- Coordinate with District departments to resolve findings and implement corrective actions.

- Monitor corrective actions to ensure continued compliance with applicable federal and state requirements.
- Maintain documentation related to program reviews, findings, corrective actions, and institutional responses in accordance with applicable records retention requirements.

2025-2026 Audit Appendices



COMMUNITY COLLEGES
OF VENTURA COUNTY

Appendix A – Budget Adjustment Request Form

Appendix B – Code of Conduct/Conflict of Interest Policy

Appendix C – Consortium Agreement

Appendix D – Student Consent to Release Information Form

Appendix E- Cost of Attendance/Student Expense Budget

Appendix F – 2025–2026 Disbursement Schedule

Appendix G – 2025–2026 Instructional Calendar

Appendix H – Third-Party Servicer Questionnaire

Appendix I- Title IV Authorization Form

APPENDIX A

BUDGET ADJUSTMENT FORM

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

APPENDIX B-

CODE OF CONDUCT/CONFLICT OF INTEREST POLICY



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 C-

CONSORTIUM AGREEMENT

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

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

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

APPENDIX D-

STUDENT CONSENT TO RELEASE INFORMATION FORM

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

APPENDIX E

2025-2026 COST OF ATTENDANCE/STUDENT EXPENSE BUDGETS

With Parents, No Dependents

Aid Year: 2526 Award Year 2025-2026 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 AmountsAdd Default Components				
Code *	Description	Amount *	Adjustment Percent	Adj
B+S	Books/Course Mat./Supp/Equip	1,089.00		
FEES	Tuition and Fees	1,356.00		
MISC	Misc. Personal Expenses	4,140.00		
R+B	Food and Housing	12,770.00		
TRAN	Transportation	2,094.00		
	Total	21,449.00		
1 of 1		10 Per Page		

Off-Campus

Aid Year: 2526 Award Year 2025-2026 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 AmountsAdd Default Components				
Code *	Description	Amount *	Adjustment Percent	
B+S	Books/Course Mat./Supp/Equip	1,089.00		
FEES	Tuition and Fees	1,356.00		
MISC	Misc. Personal Expenses	5,067.00		
R+B	Food and Housing	32,174.00		
TRAN	Transportation	2,291.00		
	Total	41,977.00		
1 of 1		10 Per Page		

Non-Resident, At Home

Aid Year: 2526 Award Year 2025-2026 Group Code: NRWP Non Resident At Home 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	1,089.00	
FEES	Tuition and Fees	1,356.00	
MISC	Misc. Personal Expenses	4,140.00	
O/S	Non-Resident/Cap Outlay Fees	11,536.00	
R+B	Food and Housing	12,770.00	
TRAN	Transportation	2,094.00	
	Total	32,985.00	
1 of 1		10 ▾ Per Page	

Non-Resident, Off-Campus

Aid Year: 2526 Award Year 2025-2026 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			
Default Prorated Amounts		Add Default Components	
Code *	Description	Amount *	Adjustment Percent
B+S	Books/Course Mat./Supp/Equip	1,089.00	
FEES	Tuition and Fees	1,356.00	
MISC	Misc. Personal Expenses	5,067.00	
O/S	Non-Resident/Cap Outlay Fees	11,536.00	
R+B	Food and Housing	32,174.00	
TRAN	Transportation	2,291.00	
	Total	53,513.00	
1 of 1		10 ▾ Per Page	

2025-2026 STUDENT EXPENSE BUDGETS

	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	\$ 12,770	\$ 32,174
Personal Expenses	\$ 0	<u>\$ 0</u>	<u>\$ 4,140</u>	<u>\$ 5,067</u>
Sub Total	\$ 0	\$ 0	\$16,910	\$ 37,241
Educational Expenses				
Tuition & Fees	\$ 1,356	\$ 1356	\$ 1356	\$ 1,356
Books/Course Materials, Supplies/Equipment	<u>\$ 1,089</u>	<u>\$ 1,089</u>	<u>\$ 1,089</u>	<u>\$ 1,098</u>
Sub Total	\$ 2,445	\$ 2,445	\$ 2,445	\$ 2,445
Transportation				
	\$ 2,094	\$2,291	\$ 2,094	\$ 2,291
Total	\$ 4,339	\$ 4,736	\$ 21,449	\$ 41,977

ADDITIONAL EXPENSES	
Loan Fees	For student loan borrowers, actual or average loan origination fees

Non-resident Tuition	Non-resident Tuition	Non-resident Tuition
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 Computer Allowance Books/Supplies/Equipment Disability Related Expenses	Reasonable allowance with adequate documentation Reasonable allowance for costs not covered by other agencies or services	

APPENDIX F**VENTURA COUNTY COMMUNITY COLLEGE DISTRICT****2025-2026 DISBURSEMENT SCHEDULE**

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
FALL 2025	
First Day of Fall Semester	08/11/2025
1 st Grant Disbursement	08/12/2025
2 nd Grant Disbursement	09/05/2025
Freeze Date	09/02/2025
30-Day Loan Delay	09/10/2025
50% Point of Semester	10/11/2025
2 nd Fall Only Loan Disbursement	10/06/2025
60% Point of Semester	10/23/2025
30-Day R2 Deadline for F/W Calculation	01/10/2026
45-Day R2 Deadline for F/W Calculation	01/25/2026
SPRING 2026	
First Day of Spring Semester	01/12/2026
1 st Grant Disbursement	01/13/2026
2 nd Grant Disbursement	02/06/2026
Freeze Date	02/02/2026
30-Day Loan Delay	02/11/2026
50% Point of Semester	03/13/2026
2 nd Spring Only Loan Disbursement	03/09/2026
60% Point of Semester	03/25/2026
30-Day R2 Deadline for F/W Calculation	06/21/2026
45-Day R2 Deadline for F/W Calculation	07/06/2026
SUMMER 2026	
First Day of Summer Semester	Varies
1 st Grant Disbursement	06/05/2026
30-Day Loan Delay	Varies
50% Point of Semester	Varies
2 nd Summer Only Loan Disbursement	Varies
60% Point of Semester	Varies

INSTRUCTIONAL CALENDARS

July 7: 4-Week Session

**TENTATIVE AGREEMENT
TO ACADEMIC CALENDAR 2025-2026**

Nathan Cole Digitally signed by Nathan Cole
Date: 2024.11.01 09:24:49 -0700

For Federation: **Nathan Cole** Date: **11/1/24**

Laura Barroso Digitally signed by Laura Barroso
Date: 2024.11.05 00:55:04 -0800

For District: **Laura Barroso** Date: **11/5/24**

Laura Barroso, Vice Chancellor of Human Resources

VCCCD 2026-2027 Instructional Calendar

SUMMER 2026

Moorpark College	
May 26: 4-Week, 6-Week, and 10-Week Sessions	
June 8: 4-Week and 8-Week Sessions	
June 15: 4-Week Session	
July 6: 4-Week Session	

Oxnard College	
May 26: 4-Week, 6-Week, and 10-Week Sessions	
June 8: 4-Week and 8-Week Sessions	
June 15: 4-Week Session	
July 6: 4-Week Session	

Ventura College	
May 26: 4-Week, 6-Week	
June 8: 8-Week Session	
June 22: 4-Week and 6-Week Sessions	
July 6: 4-Week Session	

	U	M	T	W	R	F	S
May							16
	17	18	19	20	21	22	23
	24	25	26	27	28	29	30
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
Jul.	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
Aug.	26	27	28	29	30	31	
	2	3	4	5	6	7	

	Summer 2026	Fall 2026: 88 Days	Spring 2027: 87 Days
First Day of Instruction	5/26	8/10	1/11
Saturday First Day of Instruction	5/30	8/8	1/16
Instructional Days (Includes Finals)	47	84	84
Saturday Instructional Days	9	16	16
Mandatory Flex Days		8/7	
Self Assigned Flex Days		8/5, 8/6, 10/6	1/8, 2/2, 3/11
Spring Break			3/22-3/26
Holidays	5/25, 6/19, 7/3	9/7, 11/11, 11/26, 11/27	1/18, 2/12, 2/15, 3/31
Final Exam Week		12/4-12/10	5/17-5/21
Saturday No Instruction	7/4	9/5, 11/28	2/13, 3/27
Last Day of Instruction / Final Exam	7/31	12/10	5/21
Saturday Last Day of Instruction	8/1	12/5	5/15

Fall 2026

MONTH	WEEK	U	M	T	W	R	F	S
								1
		2	3	4	5	6	7	8
August	1	9	10	11	12	13	14	15
	2	16	17	18	19	20	21	22
	3	23	24	25	26	27	28	29
	4	30	31	1	2	3	4	5
September	5	6	7	8	9	10	11	12
	6	13	14	15	16	17	18	19
	7	20	21	22	23	24	25	26
	8	27	28	29	30	1	2	3
October	9	4	5	6	7	8	9	10
	10	11	12	13	14	15	16	17
	11	18	19	20	21	22	23	24
	12	25	26	27	28	29	30	31
November	13	1	2	3	4	5	6	7
	14	8	9	10	11	12	13	14
	15	15	16	17	18	19	20	21
	16	22	23	24	25	26	27	28
December	17	29	30	1	2	3	4	5
	18	6	7	8	9	10	11	12

Spring 2027

MONTH	WEEK	U	M	T	W	R	F	S
								1
		2	3	4	5	6	7	8
January	1	9	10	11	12	13	14	15
	2	16	17	18	19	20	21	22
	3	23	24	25	26	27	28	29
	4	30	31	1	2	3	4	5
February	5	6	7	8	9	10	11	12
	6	13	14	15	16	17	18	19
	7	20	21	22	23	24	25	26
	8	27	28	29	30	1	2	3
March	9	4	5	6	7	8	9	10
	10	11	12	13	14	15	16	17
		18	19	20	21	22	23	24
April	11	25	26	27	28	29	30	1
	12	2	3	4	5	6	7	8
	13	9	10	11	12	13	14	15
	14	16	17	18	19	20	21	22
	15	23	24	25	26	27	28	29
May	16	30	31	1	2	3	4	5
	17	6	7	8	9	10	11	12
	18	13	14	15	16	17	18	19

TENTATIVE AGREEMENT
TO INSTRUCTIONAL CALENDAR 2026-2027

For Federation: Nathan Cole, Chief Negotiator Date: 12/19/2025

For District: Laura Barroso Date: 12/19/25
Laura Barroso, Vice Chancellor of Human Resources

APPENDIX H

THIRD-PARTY SERVICER QUESTIONNAIRE

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

Response:

Ventura County Community College District (Ventura College, Moorpark College, and Oxnard College) utilizes **BankMobile** to process student refund disbursements, including Title IV credit balance refunds.

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.

Response:

Ventura County Community College District maintains a **Tier One (T1)** arrangement with BankMobile.

The executed Master Services Agreement (MSA), including all applicable exhibits, appendices, amendments, and addenda, is publicly available through the BankMobile Contract Information webpage. Promotional and informational materials provided to students are included with the supporting documentation.

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.

Response:

College Website:

<https://www.vcccd.edu/students/financial-aid-information/bankmobiledisbursements-refund-choices>

BankMobile Refunds Agreement:

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

U.S. Department of Education Cash Management Contracts Database:

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

Documentation demonstrating submission of the required contract information to the U.S. Department of Education is maintained in the District's records and is available upon request.

- 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.**

Response:

The District completed its most recent Due Diligence Attestation in **2024**, effective **July 1, 2024**, in accordance with federal cash management requirements. The next due diligence review will be completed in **2026**.

- 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.**

Response:

Yes.

Students are directed to the BankMobile Refund Selection Portal where they select their preferred refund method. Students may choose to:

- Deposit funds into an existing personal checking or savings account (direct deposit);
- Open an optional BankMobile Vibe Checking Account; or
- Receive a paper check if no electronic refund preference is selected.

Additional information regarding refund options is available at:

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

- 6. Please provide a listing of all students who opened a BankMobile account during 25/26 along with the electronic authorization of when the terms & conditions of the**

account were accepted by the student. This listing can be obtained by reaching out to BankMobile or the other third party servicer.

Response:

A report provided by BankMobile identifying all students who opened a BankMobile account during the **2025–2026** award year is being provided as a separate file. The report includes the date and time each student electronically accepted the BankMobile Terms and Conditions as part of the account opening process.

APPENDIX I

TITLE IV AUTHORIZATION FORM

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