

## **Table of Contents**

<b><u>INTRODUCTION &amp; PURPOSE</u></b>	<b>2</b>
<b><u>ACADEMIC YEAR</u></b>	<b>2</b>
<b><u>ELIGIBLE INSTITUTION/ACCREDITATION</u></b>	<b>3</b>
<b><u>STUDENT ELIGIBILITY/STUDENT ISSUES</u></b>	<b>3</b>
<b><u>CALIFORNIA COLLEGE PROMISE (CCPG)</u></b>	<b>5</b>
<b><u>VERIFICATION</u></b>	<b>8</b>
<b><u>ACADEMIC PROGRAMS OFFERED</u></b>	<b>9</b>
<b><u>COST OF ATTENDANCE 2019-2020</u></b>	<b>9</b>
<b><u>PACKAGING - AWARDING - DISBURSING</u></b>	<b>10</b>
<b><u>STATE AID</u></b>	<b>11</b>
<b><u>FEDERAL AID</u></b>	<b>13</b>
<b><u>LOANS</u></b>	<b>14</b>
<b><u>DEADLINES</u></b>	<b>18</b>
<b><u>STUDENT BUDGETS</u></b>	<b>20</b>
<b><u>CONSORTIUM AGREEMENTS</u></b>	<b>21</b>
<b><u>FRAUD</u></b>	<b>22</b>
<b><u>RETURN OF TITLE IV FUNDS (R2T4) REPAYMENTS</u></b>	<b>24</b>
<b><u>ACADEMIC PROGRESS AND APPEALS</u></b>	<b>24</b>
<b><u>PROFESSIONAL JUDGMENT</u></b>	<b>28</b>
<b><u>FAMILY EDUCATIONAL RIGHTS &amp; PRIVACY ACT (FERPA)</u></b>	<b>28</b>

# **MJC Student Financial Services Policy & Procedures**

## **MODESTO JUNIOR COLLEGE (MJC) NONDISCRIMINATION STATEMENT**

MJC complies with all federal and state rules and regulations and does not discriminate on the basis of race, color, national origin, gender or disability. This holds true for all students who are interested in participating in educational programs and/or extracurricular school activities. Harassment of any employee/student with regard to race, color, national origin, gender or disability is strictly prohibited. An inquiry regarding compliance and/or grievance procedures may be directed to the college's Title IX Officer and/or the Section 504/ADA Coordinator.

## **INTRODUCTION & PURPOSE**

Modesto Junior College's Financial Aid programs stem from a belief that students services should facilitate and foster the successful academic participation of financially needy students. As part of its commitment to students' positive college experience, the Student Financial Services Office (Financial Aid/FAO) provides this information to help students better understand their relationship with financial aid and scholarships.

State and federal regulations allow community colleges participating in financial aid programs (Title IV) discretion when establishing college specific policies and procedures. This manual represents MJC's current practices of state and federal regulations which determine policy decision-making which is the responsibility of the college.

It is the goal of Student Financial Services Aid Office to provide students with the most current policy information affecting their financial aid while at MJC. Accordingly, as new state or federal regulations take effect or college practices evolve, this manual will be updated.

For further information, comments, or questions please visit the financial aid website at [Financial Aid](#).

## **ACADEMIC YEAR**

Academic programs offered at MJC are calculated in units and measured by semesters. MJC establishes two 16-week semesters (fall and spring) and summer sessions are also scheduled. This meets the federal minimum academic year definition (30 weeks of instruction minimum).

For example, during the 2019-2020 academic year, instruction for the fall 2019 semester began Monday, August 26, 2019 and ended on Saturday, December 14, 2019. This provides 15 weeks of instruction. With the additional week for finals, the fall 2019 semester is 16 weeks long.

For financial aid purposes, this definition is important because it affects how payment periods are calculated. MJC makes financial aid payments based on the college's semester. A student's financial aid is calculated by semester, rather than by weeks or classes attended.

## **ELIGIBLE INSTITUTION/ACCREDITATION**

Modesto Junior College is accredited by Western Association of Schools and Colleges (WASC) through the Accrediting Commission for Community and Junior Colleges (ACCJC) and has a full accreditation status.

Modesto Junior College students who complete appropriate lower division courses are given full credit upon transfer to the California State Universities, the University of California, and other four-year colleges as well as universities with which the college maintains articulation agreements. Modesto Junior College is approved by the State Department of Education for training veterans and is authorized under Federal law to enroll non-immigrant, alien students.

Accreditation is an institutional priority, and college committees continue to work diligently to address the Accrediting Commission's standards and expectations. The ultimate goal involves creating a stronger, more effective college for our students and our community. Modesto Junior College stands committed to student learning, educational excellence, and institutional effectiveness. Our college is therefore dedicated to a comprehensive, integrated and continual cycle of planning that uses the collection and evaluation of data, student learning outcomes and program review to measure and improve all aspects of student learning and student services at Modesto Junior College.

## **STUDENT ELIGIBILITY/STUDENT ISSUES**

Most financial aid is awarded and based on students' having financial need. This need is used to determine eligibility. Financial Aid is predominately funded through the federal government. In order to qualify for financial aid, a student must meet the following minimum requirements as referenced on our website at [Do I Qualify](#).

Limitations to financial aid eligibility apply to those who already received a bachelor's degree. These students may only gain eligibility for the California College Promise Grant (CCPG) and are not eligible for Pell grant funding.

Students who are enrolled in more than one school or institution at the same time may only obtain Pell Grant from one college. It is however possible for a school to pay a student enrolled in one of its eligible programs for courses taken at other eligible schools, if those courses apply to the degree or certificate in the first school's program. More information on this process can be obtained on our website at [Consortium Agreement](#).

### **Eligibility Issues - Conflicting Data**

If in the process of reviewing a student's financial aid file, MJC's Student Financial Services Office notices conflicting data, the conflict must be resolved before awarding can take place.

### **Resolving Conflicting Data**

The process of resolving the conflicting data for the Student Financial Services Office is to:

- Send out a form to the student if appropriate

- Send an email to the student with a question or a request for additional documents
- Send an email to the student with a request that the student contact the Student Financial Services Office
- Have a phone conversation with the student that is documented in the file

### **Ability to Benefit**

To receive FSA funds, a student must be qualified to study at the postsecondary level. A student qualifies if he/she:

- has a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma);
- has the recognized equivalent of a high school diploma, such as a general educational development (GED) certificate;
- has completed homeschooling at the secondary level as defined by state law; or
- has completed secondary school education in a homeschool setting which qualifies for an exemption from compulsory attendance requirements under state law, if state law does not require a homeschooled student to receive a credential for their education.

Applicants to the college who do not hold a high school diploma or its equivalent and who wish to receive Federal financial aid must demonstrate their ability to benefit from college enrollment. New students who do not have a high school diploma, or an equivalent such as a GED, and who did not complete secondary school in a homeschool setting **are not** eligible for Title IV funds. Such students can no longer become eligible by passing an approved “ability-to-benefit” test or by satisfactorily completing at least six credit hours or 225 clock hours of college work that is applicable to a degree or certificate offered by the student’s postsecondary institution.

However, students who were enrolled in an eligible educational program of study before July 1, 2012 may continue to be considered Title IV eligible under either the ATB test or credit hour standards, as discussed in Volume 1, Chapter 1 of the 2013-14 FSA Handbook. Students wishing to have their transcripts reviewed for at least six degree-applicable units are asked to contact the Student Financial Services Office so that a determination of if the student qualifies for an ATB waiver can be completed.

### **Unaccompanied Homeless Youth**

Dependent students who complete his/her FAFSA/CADAA without providing parental information and identified themselves as homeless, as noted below, will receive the [Unaccompanied Homeless Youth Form](#).

- Indicated he/she is unaccompanied and homeless or at risk of becoming homeless
- Answered “no” to all three homeless dependency status questions that relate to the three authorized authorities
- Have SAR comment code 299

A Financial Aid Technician will review the Unaccompanied Homeless Youth Form and supporting documents if applicable and will forward to the Director of Student Financial Services if a determination is needed. In some cases, follow up information is necessary such as a

*documented interview* by phone or in-person. After the documented interview is complete, the Technician will forward to the Director if a determination is needed. If a student is approved for Unaccompanied Homeless Youth, the Technician will make the necessary corrections to the student's FAFSA/CADAA by selecting "FAA Homeless Youth Determination". When the new ISIR is imported, student will be independent.

### **CALIFORNIA COLLEGE PROMISE (CCPG)**

The CCPG (formerly known as Board of Governor's Fee Waiver) is an enrollment fee waiver provided to California residents, eligible AB540 or AB1899 students and homeless youth who meet eligibility requirements. The CCPG waives the student's tuition; however, students are responsible for paying the MJC general fees which include the Health Fee, Student Center Fee, Student Representation Fee and all materials cost for any course.

To be considered for a CCPG fee waiver, students must complete a CCPG Fee Waiver paper application or complete the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA).

#### **CCPG A:**

***Independent Students:*** A student qualifies if he/she receives assistance from or meets any of the following criteria. Documentation is required as indicated on the CCPG application.

- TANF/CalWORKs
- SSI/SSP
- General Assistance
- A Veteran's dependent fee waiver
- Is a recipient of the Congressional Medal of Honor or is a child of a recipient, or a dependent of a victim of the September 11, 2001 terrorist attack.
- A dependent of a deceased law enforcement/fire suppression personnel killed in the line of duty.

❖ *NOTE: A student who receives his/her own SSI can be considered independent based on professional judgment.*

***Dependent Students:*** A student qualifies if he/she is considered "dependent" and a parent receives either of the following as his/her primary source of income:

- TANF/CalWORKs
- SSI/SSP

#### **CCPG B:**

A student qualifies if the student's income or the parent's income (if dependent) for the base year falls below the minimum standards based on the size of the family. Income levels for CCPG B are set by the State Chancellor's Office.

#### **CCPG C:**

A student who does not meet eligibility requirements for CCPG A or B can apply through the

FAFSA or CADAA application. A student qualifies if he/she is determined to have minimum unmet need (as annually established by the Chancellor's Office) by the Student Financial Services Office.

❖ NOTE: *Students qualifying for CCPG A or B are encouraged to apply for federal aid.*

CCPG applications are available in the Student Financial Services Office and on the MJC website at [Financial Aid](#). Completed CCPG applications may be submitted by mail, fax, dropped in drop box (East or West Campus) or in person.

### **Documentation Requirements:**

**CCPG A:** (TANF/CalWORKs, SSI/SSP, and General Assistance recipients).

Students must complete the "Agency Consent for Release of Information" form which allows the Student Financial Services Office to verify eligibility through CalWORKs. Additional documentation may be required upon request of the Student Financial Services Office.

**CCPG B:** Under normal circumstances, the application is considered self-certified and documentation of income is not required. If conflicting information is reported or circumstances warrant verification, then documentation is requested at the discretion of the Student Financial Services Office. Suggested documents include the following:

- Federal Tax Return Transcript or W2s if no return was filed.
- Printout for unemployment benefits from EDD.
- Low Income Statement.
- SSA-1099.

**CCPG C:** Students must provide all required application documents to be considered. Determination of eligibility is made by reviewing the student's Expected Family Contribution (EFC must be lower than the budget to show financial need of at least \$1,104.00). Students whose financial documents have not been requested prior to enrollment may obtain a tentative CCPG C for the current semester.

### **Processing the CCPG:**

When the student submits an application, it is reviewed for completeness, appropriate signatures, dependency standards, and acceptable documentation.

- Method A: Complete the "Agency Consent for Release of Information" form from the Student Financial Services Office or website and attach it to the CCPG application. The Student Financial Services Office will submit this documentation to the CalWORKs office for verification of eligibility. Once the eligibility is determined, the forms are returned to the Student Financial Services Office for further processing.
- Method B: Attach any requested documentation to CCPG application.

Once applications are accepted, a final review is done to examine for completeness and eligibility. Students whose applications are incomplete or are determined to be ineligible are notified by e-mail. Ineligible students have their fee exemption removed immediately. Email

notification is sent to the student that the CCPG has been removed. The Business Office will bill the student to pay outstanding fees.

**Entering CCPGs on the College System:**

Once eligibility has been determined, data from the CCPG application is entered into Ellucian Colleague. Information is entered on the BOGW and AIDE screens. For CCPG B students, the dependency status, income, and household size must be provided. The NEBOG code is used for students who have been determined to be *not eligible*. A zero-dollar amount is placed on the first line of the awarding semester.

CCPGs are awarded for an academic year (summer, fall, and spring). Chancellor's Office policy provides that a CCPG awarded at any point during the academic year is effective for the entire year, therefore, only one application is required per year. CCPG recipients who have paid enrollment fees can request a refund by filling out a [Refund Request Form](#).

Data is reported to the Community College Chancellor's Office through MIS. All CCPG applications and supporting documents will be kept for a minimum of three years from the end of the award year, as required by the Chancellor's Office.

**LOSS OF CALIFORNIA COLLEGE PROMISE GRANT (CCPG):**

Per [Title 5, Section 58108](#) Regulations of the California Community College Systems, students will lose eligibility for the California College Promise Grant beginning Fall 2016 if they do not meet Academic and Progress Standards of maintaining a 2.0 GPA and/or not successfully completing over half of the units attempted for two consecutive primary (Fall/Spring) semesters. The first calculation of a term began in Fall 2015 at MJC with Fall 2016 being the first semester a student could lose eligibility. Foster youth and former foster youth (age 24 years and younger) are not subject to loss of the CCPG Fee Waiver.

Students who have lost their CCPG may appeal to have it reinstated based on a change to their economic situation, inability to obtain essential support services or special consideration based on receiving certain benefits or programs.

**Notification Process:**

Students are notified within 30 days of the end of each semester if they are being placed on Warning or Disqualification status. Warning status occurs after one semester below satisfactory standards.

**Regaining Eligibility:**

To regain eligibility, a student must complete one of the following:

- Meet both cumulative GPA and Pace standards
- Do not attend within the YCCD District for two consecutive primary terms
- Complete the appeal process and gain approval

Students are encouraged to:

- Enroll in a course-load in which they can be successful

- Maintain at least a 2.0 GPA each semester
- Complete over 50% of their attempted courses EACH semester
- Seek appropriate student and academic support services, when needed
- Meet with an MJC Counselor or Student Success Specialist for guidance

### **Loss of CCPG Appeal Process:**

Submit a completed appeal form with all supporting documentation as indicated on the form based on your appeal reason. Any missing information may result in the appeal being denied. Deadline to appeal is the last day of each semester. Email notification is sent within 1 – 3 weeks.

### **VERIFICATION**

Financial and personal information provided by the students and their parents on the FAFSA/CADAA and institutional applications is often incomplete and inaccurate. To overcome this situation, certain applicants are required to validate key data elements. This is a process in which the applicant is required to provide documents to support data originally reported. When certain inconsistencies or errors are discovered during verification, the corrected information must be submitted to the processor for recalculation.

The items which need to be verified are the ones which have the greatest impact on the need analysis process. MJC complies with the current regulations. The Federal Processor selects students for verification and places them into groups. Depending on which group is assigned, the following must be verified:

- High school completion status
- Identity/Statement of educational purpose
- Number of household members
- Number in college
- Adjusted gross income
- U.S. income tax paid
- Income earned from work
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- IRA deductions and payments
- Tax exempt interest income
- Education Credits

Documents required for verification of these items are:

- Federal tax transcripts
- W2s
- Verification forms, or others deemed necessary by the Financial Aid Office

### **Eligibility Changes Resulting from Verification**

If the verification process results in a change of a student's financial aid eligibility, MJC repackages the student for financial aid based on their new eligibility status and notifies the student with a new award notification.

Corrections are made in the Financial Aid System and sent to the Central Processing System

(CPS). Students are notified of corrections through receipt of an acknowledgment form from the CPS.

**Verification Deadline**

Students must meet the verification deadline as set by the U.S. Secretary of Education. The Secretary sets a deadline for the completion of verification each year. This deadline is 120 days after the last day of the student’s enrollment or by approximately September 23 whichever is earlier.

**Citizenship Documentation**

MJC accepts any documentation listed in the Federal Student Aid Handbook to prove citizenship status for US citizens or permanent residents.

**Student Request for Copies of Documentation**

It is the policy of Modesto Junior College Student Financial Services Office to scan all student documentation submitted to our office. Our office will not return documents to a student without a signed written request listing the documents to be photocopied and released. Documents will be provided to the student only, and identification is required. Students who reside outside the local area may request mailing services which will be sent through certified mail to the address on file at the expense of the student. We will not mail or fax documents to outside colleges, organizations or family members.

**ACADEMIC PROGRAMS OFFERED**

MJC offers an Associate in Arts degree (AA) and an Associate in Science degree (AS), both which meet the minimum academic year definition. In addition, MJC offers certificate programs which also meet the minimum academic year definition. For the most updated list of **certificate programs** approved for aid at MJC, refer to the MJCCC participation agreement with the US Department of Education.

**COST OF ATTENDANCE 2019-2020**

The Student Financial Services Office establishes (within Federal, State, and regional guidelines) modest budgets that reflect the average student’s costs for a nine-month period. Taken into consideration are a variety of conditions, such as living accommodations and special additional costs. Sample expense budgets for a full-time student are shown below:

	<b>LIVING WITH PARENTS, WITHOUT DEPENDENTS</b>	<b>ALL OTHER STUDENTS</b>
Enrollment & Health Fees *	\$1,268	\$1,268
Books and Supplies	1,971	1,971
Food and Housing **	6,789	15,084
Personal Expenses	3,564	3,996
Transportation	1,207	1,207
<b>TOTAL COST OF ATTENDANCE</b>	<b>\$14,796</b>	<b>\$23,526</b>

\* Based on 2019-2020 enrollment fees of \$46.00 per unit. Out-of-state students are charged an additional \$265.00 per unit for tuition.

\*\* Represents costs of meals and basic expenses which family continues to provide while student lives at home.

Reasonable documented dependent care expenses may be added to basic cost of attendance.

## **PACKAGING - AWARDING - DISBURSING**

### **General Packaging Guidelines**

Every eligible applicant should receive a combination of financial aid based on the student's qualifications, financial need, preference, student's academic and family situation, and criteria developed annually by the Student Financial Services Office for equitable distribution of grant aid and self-help aid. The Student Financial Services Office has the right to modify awards subject to the availability of funds.

Financial aid will be awarded based on the following hierarchy until need/cost is met:

- CCPG
- Federal Pell Grant
- FSEOG
- FWS
- Cal Grant B or C
- SSCG
- Chafee Grant
- Institutional Scholarships
- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Registered Nursing Loans – if applicable

Files will be reviewed on a “first come, first served” basis as determined by the date the file is completed. Awards will be packaged based on the FAFSA filing date of completed files.

The student’s cost (see Cost of Attendance section) and need will be calculated (cost of attendance minus EFC minus other resources equals need). Each aid type and amount in which the student is eligible will be subtracted from the need/cost as outlined in the awarding hierarchy. Awards are coordinated with other offices and agencies who give monetary awards or assistance.

### **General Awarding Guidelines**

Following packaging, students will be sent an e-mail with their Tentative Award information. This e-mail will have award amounts for each fund the student is eligible for at the time of awarding. The student’s enrollment status will determine the actual amount of each funded award. All awards are subject to change.

Included in the award email are links to disbursement dates, enrollment status i.e.: full-time, three-quarter-time, half-time or less-than-half-time information as well as school contact information.

**General Disbursing Guidelines: Financial Aid Refunds**

In order to ensure compliance with Department of Education regulations pertaining to separation of duties for disbursement of financial aid funds, the following is established. Each student is emailed a BankMobile personal code once they have filed a FAFSA and registered for classes. The student is responsible for creating a BankMobile account and choosing their refund option.

The Chief Business Officer and/or designee, shall be responsible for disbursing financial aid funds as outlined in the Blue Book published by the U.S. Department of Education and other generally accepted accounting procedures.

To view our Institution's contract with BankMobile, a Division of Customers Bank, [click here](#).

**ID Verification**

Students are required to provide a valid government-issued ID in order to verify their identity prior to disbursement of funds. This policy was implemented to reduce/eliminate fraud issues. Students are notified, throughout the review process, to provide their ID in person or have the option to have the ID form notarized. When a notarized form is received, an FA administrator reviews the copy of the ID for discrepancies and verifies the notary using the Secretary of State's official notary list on their website.

**STATE AID****Cal Grant / Student Success Completion Grant (SSCG)**

Cal Grant awards are determined by the California Student Aid Commission (CSAC). CSAC provides a weekly roster via Webgrants. The SSCG is awarded in conjunction with the Cal Grant award.

1. The Student Financial Services Office downloads the weekly rosters from Webgrants.
2. New awards (Cal Grant & SSCG) are added to the student's Financial Aid package in a hold status (R) until eligibility is confirmed by a Technician. Depending on the type of award, the Technician will review for Income/Asset limits, HS Grad status, and confirmation of Students with Dependents.
3. Once all necessary items have been confirmed, the Technician will change the awards to active status (A) so that the awards can be funded. The SSCG award is only paid when the student is enrolled full-time (12 or more units). Students receive an additional amount for the SSCG when enrolled in 15 or more units.
4. Once confirmation of the award is determined, students are notified by email on their Financial Aid Award Notification. A Revised Award Notification is emailed to the student if the Cal Grant/SSCG is added subsequent to the initial Award Notification.

**Chafee Grant Program**

The California Chafee Grant Program, administered by the California Student Aid Commission (CSAC), is designed to assist eligible California youths aging out of foster care with the costs of attending a postsecondary institution.

1. Students can apply by completing the following steps:

- Complete a Free Application for Federal Student Aid (FAFSA) *Undocumented students who are unable to complete a FAFSA are eligible to apply for Chafee by submitting a Chafee application.*
- Submit a Chafee application to CSAC – available on-line at [Chafee](#). An ILP Coordinator and Department of Social Services Official must verify foster youth eligibility. *\*To qualify, foster youth dependency of the court must have been established between the ages of 16 and 18.*

*\*Renewal applicants only need to submit the FAFSA.*

2. Students must meet the following criteria to be considered:

- Enroll in an eligible public or private college or university or technical school in California or out of state
- Be enrolled at least half time
- Enroll in a program at least one academic year long
- Maintain Satisfactory Academic Progress (SAP)
- Demonstrate Financial Need
- Be a current or former foster youth who was a ward of the court, living in foster care, for at least one day between the ages of 16 and 18
- Have not reached your 26<sup>th</sup> birthday as of July 1<sup>st</sup> of the award year
- Have not participated in the program more than 5 years (whether consecutive or not)

**Processing Chafee:** Students complete one application for the year applying for the Chafee Grant through the California Student Aid Commission (CSAC). The application process will then continue year after year if eligible. A roster is made available to the Student Financial Services Office via Webgrants to notify us of students who require payment request.

The following processing steps are taken:

1. A Chafee Payment Roster is made available to us every Tuesday for verification of awards to be paid to eligible students.
2. CSAC determines eligibility based on need and availability of funding. Due to limited funding, awards are made based on the following criteria:
  - Paid renewal students who have not reached their 26<sup>th</sup> birthday as of July 1<sup>st</sup> of the award year.
  - New and non-paid renewal students who will be 25 years old as of July 1<sup>st</sup> of the award year.
  - New and non-paid renewal students who have dependents.
  - New and non-paid renewal students who have an unmet need of \$5000 or more
  - New and non-paid renewal students who have an unmet need of less than \$5000
3. CSAC will process and mail checks to the Student Financial Services Office.
4. A review of enrollment status, unmet need, SAP and check amount are completed to verify eligibility before checks are disbursed.
5. Checks for eligible students are kept in the Chafee Grant Coordinator's area and are locked in a secure area. Students are then notified to pick up their Chafee Grant checks. Awards are posted to the AIDE screen under MCHAF and comments made.

Student must show picture ID and provide a signature on the CSAC form. Once a check has been picked up, the Chafee Grant Coordinator updates and submits the Online Chafee Payment Roster on the CSAC website. Upon release of the first payment, provide students with information about support services offered at MJC and the process for completing an Educational Plan.

6. For ineligible students, the Chafee Grant Coordinator marks the appropriate comment on the check/CSAC form, updates the Chafee Payment roster and mails the non-disbursed check to CSAC within 10 business days of receipt.
7. Copies of checks and signature page are all kept. (Current year documents are located in Chafee Grant Coordinator's area. Older documents are scanned and kept in Chafee Grant Coordinator's area).

## **FEDERAL AID**

### **Federal Pell Grants**

MJC awards Federal Pell Grants to eligible undergraduate students based on their COA, EFC and total percentage of Pell already received.

- **Lifetime Eligibility Used (LEU)** - Students are limited to 600% lifetime Federal Pell Grant (6 years full-time enrollment). Students are notified on their ISIR once they reach 400%. In addition, students who are submitting an appeal are asked to provide their LEU with a link to the NSLDS website.

### **Federal Work Study (FWS)**

Federal Work Study is awarded on a first come, first served basis. Students must have enough financial need for two terms of FWS funds. Awarding will continue until all funds are exhausted regardless of enrollment status. Student must be enrolled in 6 or more units to utilize award.

### **Federal Work-Study Selection Criteria for 2019-2020 Academic Year:**

- RP and Packaged by August 1, 2019
- Has a minimum need of \$4,000
- Has NOT earned a BA degree
- Answered "No" to both BA questions on FAFSA
- Answered "Yes" to interested in FWS on FAFSA
- Has a **Summer 19** SAP status of **SA** with at least a 2.0 GPA and 67% Pace Rate

If a student is offered Federal Work Study as part of his/her financial aid package, the MJC Student Financial Services department will direct students to postings for part-time jobs on campus only. If possible, students will be placed in work related to his/her studies or career plans. A student will generally earn minimum wage and be paid once per month.

Students are required to complete Fingerprinting and Criminal History Background check, at their own expense. If the student has answered "yes" to any Criminal History Questions on the Student Worker Application, student cannot work until fingerprint clearance has been received.

**Federal Supplemental Educational Opportunity Grants (FSEOG)**

The MJC Student Financial Services Office awards these grants to undergraduate students who have exceptional financial need, with priority given to Pell Grant recipients. Unlike Pell Grants, there's no guarantee every eligible student will receive the FSEOG funds since funds are limited.

FSEOG is awarded first to students with a zero EFC who are Pell eligible on a first come, first served basis regardless of enrollment status. If funds remain, it is awarded to those students with the lowest EFC.

**LOANS**

Modesto Junior College offers Federal Direct Student Loans: Subsidized and Unsubsidized.

**Federal Direct Loans**

A quick review of the Direct Subsidized Loan

The U.S. Department of Education will pay the interest on a Direct Subsidized loan

- while you're in school at least halftime
- for the first six months after you leave school (referred to as a grace period) and
- during a period of deferment (a postponement of loan payment)

A quick review of the Direct Unsubsidized loan

- Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need.
- Modesto Junior College determines the amount you can borrow based on your cost of attendance and other financial aid you receive.
- You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
- If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

You may visit the Federal Student Aid Website for current rate information.

Federal Direct loan limits are based on the student's dependent or independent status; and class level (freshman, sophomore, and/or aggregated limit).

**Direct Loan Eligibility**

Before submitting a Direct Loan application, all applicants must already have a current FAFSA application on file with Modesto Junior College AND have an award letter from Modesto Junior College Financial Aid Office.

(Students can check their financial aid requirements and financial aid status online using MJC's student web portal, [Piratesnet](#))

1. Students must be seeking a certificate, associate or transfer degree in an eligible Title IV program of study (16 or more units in length) from MJC.

2. Students must meet SAP (Satisfactory Academic Progress) standards for each semester that they are applying for and/or are awarded a Direct Loan
3. Students must enroll in and maintain a minimum of six (6) semester units for each semester that they are applying for and/or are awarded a Direct Loan.
4. Students must not be in default for any other federal student loans
5. Complete a Modesto Junior College Loan Application in its entirety
6. If attended previous colleges need official transcripts evaluated

### **Loan Application Intake Process**

Student Loan applications are available for pick up at the Student Financial Services Office.

The following documents need to be attached to the Loan Application.

- Personal references
- Complete Monthly Budget on [Cashcourse](#).
- Rights and Responsibilities Checklist
- Certification of Identity Form
- National Student Loan Data System (NSLDS) report
- Mastery Promissory Notes
- Complete the Loan Entrance Counseling

### **Entrance Counseling**

The Federal Government requires first-time student borrowers to complete loan entrance counseling. Modesto Junior College does Direct Loan Online Counseling through <https://studentloans.gov>. The entrance counseling must be completed before any disbursements are made of either Direct Subsidized or Unsubsidized loans. This will be confirmed before any and all disbursements. Borrowers will go to [studentloans.gov](https://studentloans.gov) complete the entrance counseling as required in the FSA Handbook volume 2 chapter six. Borrowers will need to visit [cashcourse.org](https://cashcourse.org) and complete the budget worksheet handout.

Students are responsible for submitting a complete application. Any application that is not fully completed will not be processed or accepted. The Loan review process will take 4-6 weeks. Students will be notified through the student email.

### **Disbursement Information**

Loan funds are disbursed as follows:

- All loans are disbursed in two payments per semester. No exceptions.
- All loans are disbursed 30 days after school starts to consider late starting classes
- A student who has a loan that is awarded for the full year, will have it disbursed evenly between both Fall and Spring semester, 50% in the Fall and 50% in the Spring. Each semester will have two payments, minus origination and loan fees.
- A student who is awarded for only one semester, will receive their award in two payments during the semester, minus origination and loan fees.

- All loans are subjected to origination and loan fees enacted by the Federal Department of Education.
- Student must be making progress and may be asked for a Work in Progress form for continued borrowing
- Student must be actively attending 6 units before disbursement. Late starting classes cannot be counted until after they start.

The Direct Loan is delivered to students through Bank Mobile. Students can decide between receiving a check, direct deposited to a personal account or on the Bank Mobile Debit card.

### **Exit Counseling**

All Direct Loan student borrowers who are graduating, leaving school, or dropping below half-time enrollment is required to complete exit counseling. As the borrower, students are required to do exit counseling. If the borrower does not do it electronically through [studentloans.gov](http://studentloans.gov), Modesto Junior College will email/mail a paper exit form to the most recent email/home address on file within 30 days of borrower graduating, leaving school, or dropping below half-time enrollment.

### **Terms and Conditions of Direct Loans**

Terms and Conditions of Direct Loans are included in the Borrower's Rights and Responsibilities Statement, which the borrower receives upon completion of a Master Promissory Note with the Department of Education. Borrower may request copies of their Borrower's Rights and Responsibilities at any time by contacting the Direct Loan Servicing Center

### **Terms and Conditions of Direct Loan Deferments**

Information regarding the various deferments available to students and parent loan borrowers is available at the Department of Education Website under "Manage Loans" click on "Lower My Payments". Go to [Manage Loans](#).

### **NSLDS**

The National Student Loan Data System (NSLDS): Using your FSA ID you can access your entire loan history including balances, interest rates, and lender contact information. Go to [NSLDS](#).

### **Registered Nursing Student Loans**

The Nursing Student Loan is a low interest loan program funded through repurposed funds, specifically for students pursuing an occupation in the nursing professions. The college makes awards from its revolving account based on annual collections from prior borrowers.

Eligibility for a Nursing Loan is determined by completion of the FAFSA through which the Expected Family Contribution is calculated using the Federal Methodology. Modesto Junior College awards Nursing Loans to students who are in the RN Program and have a remaining unmet need after eligibility for all other types of aid has been determined.

Awards range from \$1,000 to \$2,000 annually for first and second-year students. No interest accrues on the loan while the student is in school at least half-time and interest of 5% accrues at the end of the nine-month grace period following the student's cessation of at least half-time attendance. Repayment of Nursing Loan is extended over a ten-year period. The minimum

quarterly repayment is \$120.

### **Loan Awarding and Disbursing Process**

- Students apply for nursing loan by completing the FAFSA. Students who have defaulted on a prior student loan are considered to have demonstrated an unwillingness to repay and are awarded a Nursing Loan only on an exception basis, regardless of the current status of their prior defaulted loan.
- When an account becomes delinquent or is defaulted, the District Office refers the loan to Second Alliance, Inc., an outside collection agency, for further servicing or attempting to cure the delinquency or default.

### **Conducting the Entrance Interview**

Students are required to attend a Nursing Loan Entrance Interview prior to the initial disbursement of their awards. Entrance interviews are conducted one on one by a Financial Aid professional. During the entrance interview, the contents of the loan information packet is reviewed.

Loan folders are maintained in the Student Financial Services Office until exit interviews are completed. After completion, the folders are sent to the District Business Office.

### **Billing for Students Nursing Loans**

As a student receives Nursing Loan disbursements, the Student Financial Services Office provides a printout of those disbursements to the District Accounting Office, who notifies UNISA Inc. of the student's disbursement.

When a student ceases attending the college or drops below half-time, the Student Financial Services Office reports the student to the District Accounting Office, who reports the student to UNISA Inc. as separated from the college. UNISA Inc. places the student in a nine-month grace period and sends the student a Disclosure Statement and a Change of Address/Change of Status form.

UNISA Inc. sends the student the required grace notices during the grace period and sends the student a bill for the first payment 60 days before it is due. A deferment form is also sent with the bill.

### **Billing Expectations, Delinquencies, & Defaults**

The District contracts with an outside agency to perform due diligence requirements when a student account becomes past due. The collection agency works the accounts for four to six months and returns the account to the due-diligence agency if all efforts have been exhausted or the borrower has no assets to attach, or when the return of the account is requested.

The District contracts with an outside agency, Second Alliance, Inc., to perform due diligence requirements when a student account becomes past due. The collection agency works the accounts for one year and returns the account back to the Yosemite Community College District if all efforts have been exhausted or the borrower has no assets to attach, or when the return of the account is requested.

The outside collection agency also performs skip tracing through the IRS, DMV, and references provided by the student as soon as a bad address is detected. The defaulted loans

are also reported to the Chancellor's Office Tax Offset Program (COTOP) as another form of debt collection.

### **Conducting the Exit Interview**

At the time the student leaves the program or prior to graduation, he/she participates in an Exit Interview during which the Financial Aid professional explains the borrower's obligations to the school for the funds loaned and secures current information which will enable the school to contact the borrower in the future. A written record of the Exit Interview is maintained in the student's loan file, along with a copy of the repayment schedule.

**Repayment:** The District Accounting Office is responsible for timely collection of loan payments and for providing due diligence in the collection of the loan. The District Office has contracted with UNISA Inc. to service the Nursing Student Loans (NSL) accounts by performing the routine billing functions.

## **DEADLINES**

### **Federal Pell Grant**

The Pell Grant program is the cornerstone of the financial aid package for students at Modesto Junior College. When a student submits the FAFSA, the Central Processor determines the student's Estimated Family Contribution (EFC) and sends the student a paper Student Aid Report (SAR) or an electronic Institutional Student Information Record (ISIR). Unless changed through correction or verification, the amount of the EFC on the SAR/ISIR determines if the student will receive a Pell Grant and the amount of the grant.

Students must complete the FAFSA on an annual basis to establish Pell eligibility. The College draws the ISIR data down electronically for all students who list Modesto Junior College as a choice on the FAFSA. Once the ISIR data is received from the Central Processor, a file is established and tracking begins. When the file is complete and the information is verified, if appropriate, and determined to be accurate, the College can pay the Pell Grant.

Even though the College's Ellucian Colleague system has the ability to calculate or re-compute an accurate EFC from raw data elements, the student's application must go through the Central Processor. The Central Processor submits the application to national data base matches to confirm eligibility requirements such as eligible non-citizen status and selective service registration compliance are met. The Central Processor also determines whether or not verification must be performed.

Eligibility for Pell can be determined by locating the student's EFC on the appropriate full, half, three-quarter, or less-than-half-time Pell Payment Schedule. This represents the amount of the award.

### **Conditions of Pell Awards**

Students must list the MJC College Code on the FAFSA and the FAFSA data must be drawn from the processor prior to determination of eligibility for all other federal financial aid.

- The deadlines for submission of an original application for each academic fiscal year is different. Please visit MJC website.

- Students may be paid retroactively for Pell awards if previously enrolled and eligible in the academic year.
- Students who are enrolled in less than six units may be eligible for Pell based on the less-than-half-time Payment Schedule.
- Students may not receive Pell payment from more than one institution during the same enrollment period.
- All required information on the ISIR is checked for accuracy in the verification process.
- Non-verification files are also checked to ensure there is no conflicting information.
- Changes to information must be made through corrections to the Central Processor that can be accomplished electronically in the Student Financial Services Office. Since the EFC on the ISIR is the same EFC used for determining eligibility for all other need-based programs, the corrected EFC on the ISIR must be received before student payment from those programs can be made.

### **Processing the Institutional Student Information Record (ISIR)**

When the ISIR is received in the Student Financial Services Office, it is checked to ensure that:

- Applicant data has been released to Modesto Junior College. If it has not been released, the College obtains the student's Data Release Number (DRN) and uses FAA Access to CPS Online to add the College Code to the student's application so the ISIR data can be drawn down.
- There are no processing messages on the ISIR regarding inability to confirm Selective Service registration compliance, eligible non-citizen status, and/or default on a Title IV loan or overpayment on a Title IV grant. The student is required to provide appropriate documentation if the ISIR reflects an unsuccessful match.

When all requested documents have been received, verification is performed if the SAR is flagged for verification.

- If errors are discovered, data elements are corrected and the need is recalculated in Ellucian Colleague. If the Pell Grant amount is affected, the corrected information is electronically transmitted to the Central Processor and a new ISIR is generated.
- Corrected ISIRs are typically drawn down on a daily basis; but at least twice each week.
- Students are sent a new ISIR by the Processor, advising them of the corrected information.

### **PELL Grant Recoveries**

The MJC Student Financial Services Office reports recoveries through Ellucian Colleague's CODE screen after a negative transmittal has been made through the FATR process. Any necessary comments are made in Ellucian Colleague regarding a Pell Grant recovery.

### **Summer PELL Payment**

- Students may receive Pell payment for summer term only if there is annual eligibility remaining from Fall/Spring of the current award year.
- A valid SAR/ISIR must be submitted on or before June 30 of the award year for Pell to be paid for the summer term. If spring semester has ended at the time of SAR/ISIR submission, the student must be enrolled in the summer term to be considered eligible for Pell. (See the Verification Guide for exceptions for verification cases.)

- Payment of Pell is determined by the enrollment status at the time the FATR process is run at intervals throughout the summer term.

## **STUDENT BUDGETS**

Standard student budgets are developed by the Student Financial Services Office to reflect average costs a student pays for tuition and fees, room and board, books and supplies, transportation and other expenses related to his/her attendance at Modesto Junior College. Student budgets are reviewed annually and updated as appropriate to reflect changes in student costs.

Modesto Junior College budget is based on the SEARS survey, which is conducted and distributed annually by the California Student Aid Commission. The SEARS survey averages the costs students in California incur for indirect educational expenses such as books and supplies, room and board, transportation, and miscellaneous personal expenses. The Student Financial Services Office considers the averaged costs of the SEARS survey to be modest but adequate for students residing in the district and uses the survey as a guideline for establishing student budgets.

When establishing total budget figures used in the determination of student eligibility for financial aid, the college considers students within like categories as follows:

- C. **STUDENTS WITHOUT DEPENDENTS LIVING WITH PARENTS:** Budgets are constructed for students (dependent or independent) who have no dependents of their own (other than a spouse) who are living at home with parents while attending college. These budgets represent a reduced food and housing component which assumes the family continues to provide for these expenses while the student resides in the home.
- B. **ALL OTHER STUDENTS:** Budgets are constructed to recognize that these students, either living away from parents or living in parents' home with dependents (other than a spouse) of their own, have higher costs for food and housing.
- C. **Other Components:** FEES – Annual average fees are determined by multiplying the average number of units taken per semester by all full-time students for the prior year times the per unit cost, adding an additional health fee and \$1.00 student representation fee per semester, and multiplying the result by two semesters. A \$10.00 maximum annual Student Center Fee is then added to the total.

- **NON-RESIDENT TUITION:** Average Non-Resident Tuition figures are arrived at annually by the Board of Trustees. Non-California residents must pay the current non-resident tuition. (Subject to change). Please see website: [Tuition](#)

**Less-than-Half-Time PELL Budgets:** Students who enroll for less than six units may be eligible for Federal Pell if their student budgets meet or exceed the cost of education threshold on the Less-Than-Half-Time Pell Payment Schedule. Cost of education budgets for less-than-half-time is constructed using full-time figures for the following budget components only:

- Tuition and Fees
- Books and Supplies
- Transportation
- Dependent Care if the student has dependents that require care while attending class. Dependent care for less than half-time students is based on actual reasonable costs for students who attend on less than a half-time basis and does not exceed reasonable average costs within the community.

### **Budget Adjustments**

Adjustments to budgets may be made on a case-by-case basis when the student has other reasonable costs associated with attendance at the college. Such adjustments must be requested and documented by the student.

- **Dependent Care:** The Student Financial Services Office will include an allowance in the student's budget for reasonable dependent care expenses as reported by the student. Married couples who are both financial aid applicants may receive an allowance which does not exceed the total dependent care expense.
- **Expenses Related to a Physical Impairment:** The Student Financial Services Office may make a budget adjustment for additional educational costs incurred as a result of physical impairment. Budgets will be increased only for amounts not reimbursed or covered by an outside agency. Adjustments for such additional costs will be confirmed through Disabled Student Programs and Services.
- **Expenses Related to the Student's Program of Study:** The Student Financial Services Office may make an adjustment to a student's budget for additional program costs when appropriate and documented for the following program:

Nursing: Students recognize additional fees, books and supplies, and uniform costs.

- **Other Adjustments:** The Student Financial Services Office may, at its discretion, make other adjustments to a student's budget, as appropriate, to recognize particular, unusual circumstances related to a student's educational costs. All such adjustments are made on a case-by-case basis and are clearly documented in the student's file.

### **CONSORTIUM AGREEMENTS**

Consortium Agreements entered into between Modesto Junior College and any other eligible school will apply to all student financial assistance programs as long as Modesto Junior College is the primary school or the "home" institution. The following conditions must be met for the consortium agreement to be considered for approval:

- The student must request the consortium agreement prior to OR within the first 7 weeks of the start of each semester. Deadlines are available on the website.
- The coursework taken at the secondary school must count toward a degree or certificate at Modesto Junior College.

- The student must be enrolled in at least six (6) units at Modesto Junior College.
- The student must be meeting Satisfactory Academic Progress.
- Students having to appeal or with a previous appeal are not eligible to request a consortium agreement.
- After the semester ends, any student who has requested a Consortium Agreement will be required to submit an official transcript to MJC Enrollment Services for courses in which financial aid funds were disbursed at Modesto Junior College. Transcripts must be evaluated prior to requesting a Consortium Agreement in subsequent semesters.
- Units taken at the secondary school will be considered the same as Modesto Junior College units for the financial aid Satisfactory Academic Progress Policy. (*Please refer to Satisfactory Academic Progress Policy and Procedures for further explanation*).
- Modesto Junior College will not be the “home” institution for Consortium Agreements for summer sessions.

**To request a consortium agreement please check our website: [Consortium Agreement](#)**

### **FRAUD**

Modesto Junior College is required by **law, in accordance with 34 CFR Part 668.14 (g)** to report any evidence of fraud to the U.S. Office of Inspector General and perpetrators will be prosecuted.

In accordance with Federal regulations requiring institutions to report individuals who purposely provide false or misleading information in order to receive student financial aid, Modesto Junior College will report to the U.S. Office of Inspector General any individual committing fraud on an application for financial aid, or any individual who fraudulently manipulates the financial aid programs or process for personal gain.

Cases of suspected fraud, including knowingly misrepresenting family or financial application information, purposeful certification of false statements as true and correct, or intentional falsification or misrepresentation on or alteration of documents used in the financial aid process that results in the receipt of aid, will be reported for possible collection of funds and/or prosecution.

#### **Examples:**

- False claims of independent student status
- False claims of citizenship
- Use of false identities
- Forgery of signatures or certifications
- False statements of income

## **RETURN OF TITLE IV FUNDS (R2T4)/REPAYMENTS**

In accordance with Federal Regulations students who receive federal financial assistance and withdraw from all of their classes before completing more than 60% of the semester will be required to return any unearned federal funds. The amount of the return will be calculated on a pro-rata basis. FWS earnings are excluded from the calculation. Students who do not begin attendance are “NO SHOW” and are not considered R2T4.

Overpayments will be reported to the National Student loan Data System (NSLDS) if:

- The student fails both to repay the overpayment and to enter into a repayment arrangement with the college within “45-day extended period of eligibility”
- The student makes a satisfactory repayment arrangement
- The student fails to meet the terms of the repayment arrangement made with the college

In addition to posting on NSLDS for students who failed to repay their debt or make a repayment arrangement, a separate assignment letter will be sent to the United States Department of Education (DOE) Debt Collection Agency and the appropriate actions will be taken to block students from receiving any additional Title IV funds until official verification has been received from the US DOE indicating that the overpayment will no longer prevent the student from receiving additional Title IV funds.

### **Repayments**

A student may owe a repayment of an overpayment when additional resources are received after aid has been disbursed, and the student has been determined to have received an over award OR if it is discovered that the student has falsified any information in the application process. (SEE: AWARD MAINTENANCE & OVER AWARDS.)

- A. When a repayment is owed, the student is notified by email.
  1. Repayment of overpayments from federal grant programs may be made from future aid in the same award year if the student remains eligible for future aid.
  2. Students must make repayment during the semester of enrollment in which the overpayment is detected. To make repayment, the student must submit payment(s) to the Business Office.
  3. Students who fail to meet the provisions of repayment as agreed will be assigned to the Dept. of Education and not be eligible for future financial aid until the debt is collected by D.O.E.
  4. All grant funds repaid by students are deposited by the Business Office into the appropriate accounts within 30 days of repayment.
- B. Repayments Due to Institutional Error:
  1. When the institution calculates and disburses the incorrect amount of a grant, the student is still required to repay, however it is not considered a Federal

Overpayment. If the correction cannot be satisfied through the repayment process described above, the College will notify Business Services to reimburse the financial aid program through a local account and put the student in a receivable with the college.

2. The Student Financial Services Office will place holds on the academic transcript and other records until repayments is made and notify Business Services by memo when the debt is repaid. The Business Services Office will then reimburse the local account to reflect the repayment.

### **Monitoring Mid-Year Transfers**

When awarding a student within the academic year, sometimes the Financial Aid Office determines that the student was not enrolled at MJC during the previous semester, (i.e. awarding for spring and the student was not enrolled in fall). In this case, MJC checks NSLDS to calculate what the student was paid in Title IV aid, (Pell Grants, SEOG, and loans), and determines if any of the student's scheduled awards need to be changed. These adjustments are made manually to keep the student awards within the federal limits.

## **ACADEMIC PROGRESS AND APPEALS**

To be eligible for federal financial aid, students must maintain Satisfactory Academic Progress (SAP). Modesto Junior College has adopted the following satisfactory academic progress policy, which contains elements specified in federal regulations.

### **QUALITATIVE REQUIREMENTS**

**GPA:** All financial aid students are required to maintain a minimum 2.0 cumulative GPA.

### **QUANTATIVE REQUIREMENTS**

**PACE RATE:** To measure whether students are progressing on pace for completion of their course of study within the maximum time frame, Modesto Junior College evaluates the pace rate of financial aid students at the end of each semester. At each semester's end, students are expected to have completed at least 67% of all units attempted. Classes with grades of A, B, C, D, and P (pass) are considered to have been completed. Classes with grades of W, F, I, NP (no pass) are not considered completed. Grades of EW (excused withdraw) are not included in the calculation. All classes taken at other institutions through a consortium agreement are also included in the pace rate assessment.

**MAXIMUM TIME FRAME:** All financial aid students are expected to complete their program of study within 150% of the published length of the program.

- Students who have already earned a degree are considered to have reached Maximum Time Frame.
- Students enrolled in 60-unit AA/AS degree or 4-year transfer program will reach Maximum Time Frame once they attempt 90 units.
- Students with a goal of achieving a certificate only reach Maximum Time Frame once

they have attempted 45 units.

### **FREQUENCY OF SAP EVALUATION**

The academic progress of financial aid students is evaluated, after grades are posted, at the end of each semester, including summer.

### **FINANCIAL AID WARNING**

When academic progress is evaluated, students whose cumulative GPA is below 2.0 and/or whose cumulative pace rate is below 67% are placed on Financial Aid Warning. In addition, students who are either transferring to Modesto Junior College or who are continuing Modesto Junior College students, but never previously applied for financial aid, are placed on Financial Aid Warning if their cumulative GPA is below 2.0 and/or if their cumulative pace rate is below 67% at the time they enter the Financial Aid program. Students on Financial Aid Warning will continue to be considered for financial aid during the Warning semester. Students will be removed from Financial Aid Warning after the Warning semester if their GPA and pace rate meet the Federal guidelines minimum standards. Students who do not meet the GPA and pace rate standards will be placed on Disqualification status.

### **FINANCIAL AID DISQUALIFICATION**

Students who do not meet all cumulative academic requirements at the end of a Warning semester or who reach Maximum Time Frame will be placed on Financial Aid Disqualification. Students who are disqualified from financial aid may re-establish financial aid eligibility by meeting all cumulative SAP criteria outlined in the Qualitative & Quantitative requirements sections of this document.

Students placed on Disqualification status are **not eligible** to receive financial aid except for a CCPG Fee Waiver, if eligible. Students who complete a semester on Disqualification must have their academic progress reviewed before financial aid eligibility is determined for the following semester. Due to the short time period between semesters, there will be at least a three-week delay in the notification of eligibility. If eligible, any disbursements of student aid will also be delayed.

### **APPEALING FINANCIAL AID DISQUALIFICATION**

Students placed on Disqualification may file an appeal for consideration of reinstatement of financial aid eligibility. Circumstance must have occurred during the deficient semester and should be beyond the student's control.

#### **The following are examples of reasons a student should file an appeal:**

- Change in academic major
- Documented serious injury, illness or medical condition requiring a doctor's care
- Death of an immediate family member (documentation required)
- Documented extenuating circumstance beyond student's control

#### **The following are NOT considered extenuating circumstances beyond a student's control:**

- Personal problems not requiring professional intervention
- Poor time management

- Unaware of academic progress policies or other college requirements
- Not following placement test and/or Academic Counselor's recommendations
- Transportation problems
- Child care problems

**To file an appeal, students are required to submit a complete appeal packet which includes:**

1. An Appeal form
2. Appeal Contract
3. Current Student Educational Plan OR Degree Audit (available on Pirates Net)
4. Supporting documentation for allowable special circumstances

### **APPEAL DEADLINES**

Appeal deadlines are established each semester. Acceptance dates generally run approximately 4 weeks prior to the beginning of the semester and 3 to 6 weeks after. A FAFSA / CADAA submission deadline is also set so that students are notified regarding appeal requirement before the appeal deadline. Students are notified of the decision by email.

### **APPROVED APPEALS – FINANCIAL AID PROBATION**

Students on an approved appeal will be placed on Financial Aid Probation. To maintain Financial Aid eligibility, students must meet ALL requirements of an Appeal Contract each semester. **Students who had an approved appeal in their most recent semester and met the appeal probation requirements will move forward automatically (*Exception: Students on DQM from Summer to Fall semester will be expected to complete a Continuation Appeal*).**

**FAILURE TO MEET THE CRITERIA LISTED ON THE APPEAL CONTRACT WILL RESULT IN TERMINATION OF FINANCIAL AID.**

### **DENIED APPEALS**

Students whose appeal is denied have the option to submit a Committee Review Appeal which includes a Grade Check requirement. Decisions made by the committee are final.

### **EDUCATIONAL GOAL CHANGES**

Students whose educational goal is listed as "certificate" only and are disqualified for Maximum Time Frame (reached 45 attempted units) can have their SAP recalculated when they change their educational goal to AA/AS or transfer. Students can update their goal by meeting with a counselor then notifying the Student Financial Services Office of the change. A recalculation will be done for the current semester only. Any student who wants to be considered for a previous semester, within the academic year, must provide documentation, such as an updated educational plan dated during the previous semester, to show the updated goal was in progress at that time.

### **REPEATED COURSES**

Modesto Junior College, Student Financial Services Office will follow the Yosemite Community College District policy regarding repeated courses.

Students are allowed to repeat classes for financial aid purposes, provided the classes are allowed under the district's repeat policy as specified in the college catalog. All repeated courses will be included in the maximum time frame assessment, cumulative GPA assessment, and cumulative

pace rate assessment.

### **TRANSFER COURSES**

All courses taken at other institutions will be included in the maximum time frame assessment, cumulative GPA assessment, and cumulative pace rate assessment, provided the transcripts have been submitted, evaluated, and posted to the student's academic record. Students with bachelor degrees are *not eligible* for the Federal Pell Grant. Foreign courses will be accepted and counted by the district if they have been professionally evaluated by a credible foreign degree evaluation organization.

### **ESL UNITS**

ESL units *will not* be counted toward maximum time frame; however, they *will be* considered when assessing both the student's cumulative GPA and pace rate. To ensure that students are making progress towards their educational goal, it is expected that after four (4) semesters of ESL instruction, students will begin incorporating coursework that is related to their educational goal/major.

### **REMEDIAL UNITS**

Any remedial units in excess of 30 will be counted toward attempted units for maximum time frame. All remedial units will be included for GPA and pace rate assessment.

### **INCOMPLETE COURSES**

"I" (incomplete) grades will be considered "attempted", but will not be considered to have been "completed". It is the student's responsibility to inform the Student Financial Services office if an "I" grade changes during a term. If the change of grade will affect the student's financial aid eligibility, the Student Financial Services office will perform a recalculation of aid eligibility during the semester. Otherwise, the change of grade will not be factored into the cumulative pace rate until the next SAP evaluation.

### **PACE RATE CALCULATION**

Units Completed ÷ Units Attempted = Pace Rate

### **GRADES OF "D" OR BETTER AND "CREDIT"**

Students who receive a grade of A, B, C, D or P (pass) will receive credit for the class and are considered to have completed the class.

### **WITHDRAWALS AND GRADES OF "INCOMPLETE"**

Students who withdraw from classes or receive grades of "incomplete" will have those classes included in the pace rate calculation. "Withdrawals" and "incompletes" will be included with all other classes attempted. Exception: Grades of EW (Excused Withdraw) will *not* be included in the SAP Calculation.

### **GRADES OF "F" AND "NO PASS"**

Students who receive a grade of F or NP (no pass) do not receive credit for the class and *are not* considered to have completed the class.

## **PROFESSIONAL JUDGMENT**

### **Special Circumstance-Financial Eligibility**

In cases of extenuating circumstances affecting a student's financial eligibility, the student or the student's parent can request special consideration by submitting a Request for Consideration of Special Circumstances to the Student Financial Services Office. After this request is reviewed, the financial aid technician will send the student the special circumstance paperwork and request supporting documentation.

The MJC Student Financial Services Office will determine each year when the office will start accepting requests for extenuating circumstances. Changes in financial eligibility are typically accepted beginning in July of each year.

Students or a student's parent should consider requesting review of the student's eligibility if either experience:

- Loss of employment
- Loss of income due to divorce or legal separation
- Loss of income due to death of a spouse
- One-time income
- Loss or hardship due to natural disaster
- Any other unusual circumstances, such as high medical or dental expenses, or loss of benefits

### **Special Circumstance/Dependency Override**

A student can request to be considered independent if the student does not meet the federal requirements by submitting the Dependency Override Request form. The form is available from the Student Financial Services Office. The required supporting documentation is listed on the Dependency Override Request form. Dependency Override Requests are reviewed by the Director of Student Financial Services for final determination.

## **FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)**

### **Prior written consent to disclose the student's records:**

Except under one of the special conditions described in this section, a student must provide written consent before an education agency or school may disclose personally identifiable information from the student's education records.

The written consent must state the purpose of the disclosure, specify the records that may be disclosed, identify the party or class of parties to whom the disclosure may be made, and be signed and dated.

If the consent is given electronically, the consent form must identify and authenticate a particular person as the source of the electronic consent and indicate that person's approval of the information contained in the electronic consent.

### **FERPA responsibilities and student rights**

A school is required to:

- ✓ annually notify students of their rights under FERPA; ✓ include in that notification the procedure for exercising their rights to inspect and review education records; and ✓ maintain a

record in a student's file listing to whom personally identifiable information was disclosed and the legitimate interests the parties had in obtaining the information (does not apply to school officials with a legitimate educational interest or to directory information).

A student has the right to:

✓ inspect and review any education records pertaining to the student; ✓ request an amendment to his/her records; and ✓ consent to disclosure of personally identifiable information from education records, except when FERPA permits disclosure without consent.

FSA HB June 2016

### **Conflict of Interest**

To avoid any conflict of interest between a student's documentation of their financial aid file, all Student Financial Services staff will follow the IFAP regulations for confidentiality regarding student information.

No YCCD employee/staff working in the Admissions/Records /Student Financial Aid Services department will review, process in-take any student documents if the student has a relationship to the staff member as "family". Family is defined as a member of an individual's family; a parent, sibling, spouse, child, spouse's parent or sibling's, or child's spouse.

From IFAP: 34 CFR 668.15(f)(3)

Adequate staffing to manage a school's aid programs effectively, the aid administrator must be supported by an adequate number of professional and clerical personnel. The number of staff that is adequate depends on the number of students aided, the number and types of programs in which the school participates, the number of applicants evaluated and processed, the amount of funds administered, and the type of financial aid delivery system the school uses. What may be adequate at one school may be insufficient at another. The Department will determine on a case-by-case basis whether a school has an adequate number of qualified persons, based on program reviews, audits, and information provided on the school's application for approval to participate in the FSA programs.

**System of Checks and Balances:** In addition to having a well-organized financial aid office staffed by qualified personnel, a school must ensure that its administrative procedures for the FSA programs include an adequate system of internal checks and balances. This system, at a minimum, must separate the functions of authorizing payment and disbursing or delivering funds so that no single person or office exercises both functions for any student receiving FSA funds. Small schools are not exempt from this requirement even though they may have limited staff. Individuals working in either authorization or disbursement may perform other functions as well but not both authorization and disbursement. These two functions must be performed by individuals who are not members of the same family and who do not together exercise substantial control over the school. If a school performs any aspect of these functions via computer, no one person may have the ability to change data that affect both authorization and disbursement. While electronic processes enhance accuracy and efficiency, they also can blur separation of functions so the awarding and disbursement occur virtually simultaneously. Schools must set up controls that prevent an individual or an office from having the authority or the ability to perform both functions. In addition, your system also should have controls that prevent cross-functional tampering. For example, financial aid office employees should not be able to change data

elements that are entered by the registrar's office. Finally, your system should only allow individuals with special security classifications to make changes to the programs that determine student need and awards, and it should be able to identify the individuals who make such changes. A member of an individual's family is a parent, sibling, spouse, child, spouse's parent or sibling's, or child's spouse. Separation of function for further guidance on the separation of functions, contact the appropriate School Participation Team (see "Contacts" on the Financial Aid Professional portal). Ch. 3—FSA Administrative & Related.

MJC has established a separation of the functions of authorizing payment and disbursing or delivering funds so that no single person or office exercises both functions for any student receiving FSA funds. Individuals working in either authorization or disbursement may perform other functions as well but not both authorization and disbursement. These two functions must be performed by individuals who are not members of the same family and who do not together exercise substantial control over the school. Modesto Junior College has set up controls where any individual or staff in the Student Financial Services office does not have the authority or the ability to perform both functions. In addition, the YCCD system prevent cross-functional tampering. A financial aid office employee does not have the ability to change data elements that are entered by the registrar's office. The current system only allows individuals with special security classifications to make changes to the programs that determine student need and awards, and the Financial Aid Director is able to identify the individuals who make such changes.