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**Protection Against Redislosure.** All persons who are allowed access to your records are prohibited from disclosing this information to anyone else without your specific, informed, written consent. There are specific instances where information may be released without your informed, written consent, such as in the case of a medical emergency.

**Student Identification Number.** Students are not required to provide their social security number except to receive financial aid and the 1098T Hope Tax Credit Form. However social security numbers are helpful in identifying student records upon transfer to other institutions. All students are strongly encouraged to select a personal identification number to protect electronic access to their records.

**Records Holds.** Per Title V, a student's records may not be released due to outstanding fee obligations.”

The Financial Aid Office at Orange Coast College will not release specific identifiable student information. All contact with students will be verified with photo identification. All telephone contact will be general information relating to financial aid, not to a specific student.

All materials collected with social security numbers and specific student and parental information will be kept in the locked file room. All working documents will be shred.

All Perkins Loan Master Promissory Notes will be maintained in a fire-proof safe, in a locked room with limited access.

Type of information that may be released by telephone is limited to general information such as documents that may be needed to complete the file and an expected time frame for file completion. Student specific information – GPA, amounts, social security number, enrollment status, monetary financial aid awards, etc... – will not be given out over the telephone.

Records Management and Retention 34 CFR 668.24, 674.19(e), 675.19(b), 682.610(b) and 668.24(d)(3)

All student financial aid records are maintained in the prescribed manner as noted above in paper or electronic format.

All student files relating to Perkins Loans are maintained in the manner prescribed above in paper or electronic format.

Electronic media is backed up daily and tapes are stored off site. The financial aid server is located in another building but on campus.

Emergency Procedures

Emergency procedures for the FAO are those that have been posted by the College. These procedures may be found on the OCC portal. All employees have access. These procedures are also posted in the FAO.

## II. Standards of Progress

In accordance with the Higher Education Act of 1965, as amended, and the California Student Aid Commission, the Financial Aid Office of Orange Coast College establishes the following Standards of Progress.

*Site: (HEA sec. 484(c), 34 CFR 668.16(e), 34 CFR 668.32(f), 34 CFR 668.34)  
Federal Student Aid Handbook, Vol 1, Student Eligibility*

These standards apply to all students who apply for and receive financial aid from the following programs:

- Federal Pell Grant
- Academic Competitiveness Grant
- Cal-Grants B and C; Chafee Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Perkins Loan
- Federal Work Study
- Federal Family Education Loan Program (FFELP) – including Plus loans

Students who are in default on a student loan or who owe a repayment to a Title IV program, from any institution, are not eligible for federal financial aid or CalGrant B and C. If a student owes a repayment to a Title IV program, the debt must be cleared before any federal financial aid or CalGrant B and C will be awarded and disbursed.

In the case of a student loan, financial aid (federal and CalGrant B and C) may be reinstated once the student makes satisfactory repayment arrangements with the holder of the loan. (see OCC's FFEL - Stafford Loan Program Policies and Procedures for more information.)

Students receiving the California Board of Governors Fee Waiver (BOGFW) or a Chafee Grant are not held to the same standards. These students will receive their funding regardless of debt status; however, Chafee Grant students are held to the satisfactory academic progress standards.

Beginning with the first day of the Fall 2000 semester and subsequent semesters thereafter, OCC will apply the return of Title IV Funds Policy outlined in Public Law 105-244. (See OCC's return of Title IV Funds Policy. ) Students who withdraw from all classes before completing 60% of the semester will be required to return the unearned portion of federal financial aid they received.

### General Requirements

Students receiving financial aid must be enrolled in a course of study leading to an A.A. or degree, (A.S. degree beginning 2007) a certificate, or that will count for credit toward a 4-year degree upon transfer to a 4-year college or university.

### High School Diploma or the Equivalent HEA Sec. 484(a)(1), (b)(3), (4); 34 CFR 668.32(a)(1)

Federal regulations require financial aid recipients to either have graduated from high school or have completed a recognized equivalent - GE D, COP Exam, or a foreign secondary diploma that has been evaluated as equivalent by OCC.

\*\*\*California Certificate of Proficiency is equivalent to a HS diploma – from Marianna Deeken; email February 10, 2003 9:25 AM

**Current regulations** (Subpart J of Part 668 Home-schooled students:HEA Sec 484(d)(3), 34 CFR 668.32(e)(4); disabled students 34 CFR 668.149) specify that students who fail to meet the above requirement must achieve a certain score on a federally approved ability to benefit test. The OCC Assessment Center administers the federally approved Ability to Benefit Tests. Students may schedule an appointment to take this test at the OCC Assessment Center. Students must achieve scores at or above the mandated cut score in both verbal and computation subject matters to be eligible for federal financial assistance.

OCC will accept an Ability to Benefit Test administered within the California Community College System.

All Ability to Benefit Test scores are valid and do not have an expiration date.

If a student fails the Ability to Benefit Test, the student may retake the test in six (6) months.

### Home-schooled Students

*DCL ID: GEN-02-11*

*Eligibility of Home-Schooled Students – Institutional and Student Eligibility*

*Posted on 11-27-2002*

*November 27, 2002*

*GEN-02-11  
G-02-342  
L-02-236*

*Subject: Eligibility of Home-Schooled Students – Institutional and Student Eligibility*

*Summary: An institution can admit most home-schooled students as regular students without jeopardizing its eligibility to participate in the Title IV, HEA student financial assistance programs. The Department considers that a home-schooled student is beyond the age of compulsory school attendance if the State in which the institution is located does not consider the student truant once he or she has completed a home-school program.*

*Dear Colleague:*

*This letter addresses questions that have been raised concerning the eligibility of home-schooled students to receive aid from the student financial assistance programs authorized by Title IV of the Higher Education Act of 1965, as amended (HEA), and the circumstances under which the enrollment of "underage" home-schooled students may affect an institution's eligibility to participate in the Title IV, HEA programs. For this purpose, an "underage" home-schooled student is considered to be someone who has completed a secondary school education in a home school setting but who is not yet beyond the age set forth in the compulsory school attendance law of the State in which the institution is located. We understand that these questions have been raised in part because of*

guidance that appears in the 2001-2002 Student Financial Aid Handbook. The 2002-2003 Handbook contains updated guidance as described in this letter.

#### Background

Generally, nearly all students who have completed home-schooling can be admitted to institutions as regular students without jeopardizing the institution's eligibility to participate in the Title IV, HEA programs, and most home-schooled students may receive Title IV, HEA program assistance, assuming they meet the basic eligibility criteria.

However, we have become aware of a potential problem associated with the admission of "underage" home-schooled students because of the differences in the statutory provisions that define "eligible institutions" and "eligible students".

Under the student eligibility provisions of section 484(d)(3) of the HEA, a student who does not have a high school diploma or GED is eligible to receive Title IV, HEA program assistance if the student "completes a secondary school education in a home school setting that is treated as a home school or private school under State law." Section 484(d)(3) imposes no age limitation on the eligibility of home-schooled students. This change was enacted as part of the Higher Education Amendments of 1998.

However, under section 484(a)(1) of the HEA, a student must be enrolled in an eligible institution to receive Title IV, HEA program assistance, and the statute requires that an eligible institution may admit as regular students only students with high school diplomas or GEDs, or students who are beyond the age of compulsory school attendance in the State in which the institution is located.

#### *Home Schooled Students – Institutional and Student Eligibility*

Specifically, under sections 101 and 102 of the HEA, an institution qualifies as an eligible institution if it satisfies the definitional elements of an "institution of higher education." One of those definitional elements requires an eligible institution to admit as regular [matriculating] students only (1) "persons having a certificate of graduation from a school providing secondary education, or the recognized equivalent of such a certificate" or (2) "persons who are beyond the age of compulsory school attendance in the State in which the institution is located." [See sections 101(a)(1), 101(b)(2), 102(b)(2), and 102(c)(2) of the HEA]. (Note: For the purposes of this letter, we refer to the "certificate of graduation" reference in the HEA as a "high school diploma" and the "recognized equivalent of such a certificate" reference in the HEA as a GED.)

Because home-schooled students under the HEA are considered not to have high school diplomas or GEDs, an extremely literal, non-harmonious reading of the two HEA sections (institutional eligibility and student eligibility) would produce the illogical result of making institutions ineligible to participate in the Title IV, HEA programs if they enrolled "under age" home schooled students who are eligible to receive Title IV, HEA program assistance. To avoid that result, we must read the two provisions in harmony.

#### Eligibility of "underage" home-schooled students for Title IV, HEA program assistance

We consider an "underage" home-schooled student to be "beyond the age of compulsory school attendance in the State in which the institution is located," if that State does not consider the student truant once he or she has completed a home-school program; or would not require the student to attend school or continue to be home-schooled. Enrollment of these students would therefore not jeopardize the institution's eligibility.

#### Documentation requirements

With regard to documenting a home-schooled student's completion of secondary school in a home-schooled setting, an institution may accept a home-schooled student's self-certification that he or she completed secondary school in a home school setting, just as it may accept a high school graduate's self-certification of his or her receipt of a high school diploma. Self-certification of the receipt of a high-school diploma is commonly done through an answer to a question on the Free Application for Federal Student Aid (FAFSA). However, because the FAFSA does not include a question regarding home-school completion, institutions may accept such self-certifications in institutional application documents, in letters from the students, or in some other appropriate record.

*As a final point, we would like to emphasize that the above discussion relates only to Title IV, HEA program institutional and student eligibility issues. Decisions regarding admission standards and requirements for students, including home-schooled students, are generally matters of institutional policy.*

*We hope that this information will be helpful to you. If you have any questions you can contact the FSA Customer Service Call Center. The Call Center staff can be reached through any of the following means:*

- *Via phone Monday through Friday between the hours of 9:00 AM and 5:00 PM (Eastern Time) at 1-800-433-7327. After hours calls will be accepted by an automated voice response system. Callers leaving their names and phone numbers will receive a return call the next business day.*
- *Via FAX at (202) 275-5532.*
- *Via e-mail at [fsa.customer.support@ed.gov](mailto:fsa.customer.support@ed.gov).*
- *Via the Schools Portal on the Internet by going to <http://fsa4schools.ed.gov/SCHOOLSWebApp/index.jsp> and then clicking on the Help Center option.*

*Sincerely,*

*Jeffrey R. Andrade  
Deputy Assistant Secretary  
Office of Postsecondary Education*

**NOTE**

*\*\*\*\*\*Per Tim Bonnel, California State Chancellor's Office; email dated December 2, 2002 at 8:53 AM –  
"I would like to remind you that despite the recent guidance from the Department, the State of California considers a home-schooled student to be truant until the age of 18. Students must be in an educational setting (or have completed their HS course work in a setting) approved by the local K-12 district in order to qualify as non-truant. This would include official K-12 indented study (the most common home-school arrangement) or being taught by a parent and authority (more rare). Also please note that students who have completed a home-school HS curriculum (that is not officially approved by the K-12 district but certified by the parent) are not eligible for admission to the CCC as regular students until they are 18 years of age (and then they will still require ATB testing for Title IV purposes)."*

**Educational Plan**

It is the student's responsibility to enroll in courses toward his or her educational goal. Students are strongly encouraged to make an appointment with a college counselor to have an Educational Plan prepared. Financial aid may be denied for inappropriate classes and the lack of an educational plan. NOTE: The Counseling Department recommends that students take all assessment tests before making an appointment.

**Class Completion Requirements**

Prior to the disbursement, an enrollment verification check will be performed to determine the enrollment status of the student. Adjustments will be made to the student's award accordingly:

- A) Federal Pell Grants and Cal Grant B and C will be adjusted down in accordance with the enrollment status of the student. (NOTE: There are limitations for late starting classes.) The Academic Competitiveness Grant requires that a student be enrolled in 12 units.
- B) As long as the student remains in at least 6 units at OCC; FWS, Stafford Loans, and Federal Perkins will not be reduced. Students who drop below 6 units are no longer

eligible to receive Cal Grant, Chafee Grant, FWS, FFEL Loans, and Federal Perkins. Students must have 12 units at OCC for FSEOG.

- C) Students who have applied for Stafford Loans and who have dropped below six units before the loan is disbursed are no longer eligible for the loan.

Adjustments – upward and downward – will be completed until the refund date of the second 8-week classes.

#### Remedial Course Work Policy

An OCC Associate Degree requires 60 units, and the maximum allowable time frame for a student to complete their coursework is 150% of the unit total for the program. This allows a maximum time frame of 90 units. The OCC financial aid satisfactory progress policy allows a student 72 units to complete their program. There are 18 units between the maximum of 90 and the college policy of 72. If a student exceeds the college policy of 72 units, the financial aid specialist will first look at remedial units and subtract as many as 24 of them to drop them below the maximum of 72 units. English as a Second Language (ESL) classes are not considered in this computation. If the student needs more than 24 units subtracted to drop below the 72 unit limit, the student will be disqualified from financial aid for exceeding the maximum time frame.

Satisfactory academic progress will be checked at the end of each academic year. Students will be allowed to enroll in a maximum of 30 units of remedial courses in their first year at OCC excluding ESL courses not designated as basic remedial courses. When satisfactory academic progress is checked, any student found to have been paid for 30 or more units of remedial courses during the previous year will be placed on financial aid probation and a “Y” placed in the probation field (local data) in PowerFAIDS.

#### Check Disbursement

Financial aid checks will be mailed to the student's home address. The address used is the one on file for the current semester in the FAO. Students are encouraged to maintain their correct address with the FAO and with Admissions and Records.

#### Cal Grant C

Cal Grant C is a state grant for students in vocational programs leading to a certificate or an AA degree. The funds from Cal Grant C are designated for books and supplies. The funds will be disbursed when the state releases money to the college.

#### Federal Work Study

Funds are disbursed on the 10th of each month following the month worked. If the 10th falls on a Saturday or Sunday, payday is the preceding Friday.

#### Federal Perkins Loan and FFELP

Loan checks will be disbursed for second year students on the second week of the term and for first year students, loans will be disbursed thirty days into the term after the borrower has completed the appropriate entrance interviews and completed the master promissory note.

Before a check is disbursed, the student's enrollment status will be verified – 6 units or more. Loan checks will be disbursed in two payments – one for fall and one for spring. Prior to graduation/transfer, students must complete an exit interview. For online entrance and exit tests, students may use the online testing available at Edtest at <http://www.edfund.org> or <http://www.USAFunds.org> for Perkins and FFELP loans.

**Satisfactory Academic Progress** Site: 34 CFR 668.2; Sec 42 8(b)(1)(A), 34 CFR 668. 32(a)(2); HE A Sec. 484(c), 34 CFR 668.16(e), 34 CFR 668.32(f), 34 CFR 668.34

Federal regulations require that all financial aid recipients make satisfactory academic progress and remain in good academic standing. Satisfactory academic progress is reviewed at the end of the Spring Semester each year when grade reports are available.

#### **SATISFACTORY ACADEMIC PROGRESS (SAP) Policy**

Satisfactory Academic Progress standards apply to all federal and state financial assistance applicants. During the 2005 – 2006 academic year, continuing students must meet the published 2004 - 2005 Satisfactory Academic Progress Policy to maintain eligibility for financial assistance.

Beginning with the 2005 – 2006 academic year, all financial assistance recipients must meet the SAP Policy detailed below in order to be eligible to receive financial assistance. Failure to maintain these standards will result in the loss of financial assistance.

The Financial Aid Office reviews academic progress at the end of each academic year. All students receiving federal and state financial assistance (except the Board of Governors Fee Waiver) must comply with the following SAP standards:

#### **General Requirements**

Students receiving financial assistance must be enrolled in an eligible program. An eligible program is defined as:

1. Certificate, OR
2. An Associate Degree (AA), OR
3. A two-year academic transfer program that is acceptable for full credit toward a Baccalaureate Degree.

#### **Satisfactory Academic Progress Standards**

A. Maintenance of a 2.0 cumulative GPA.

B. Fewer than ninety (90) attempted units for students who indicated AA Degree or Transfer as their educational goal.

1. ESL and Basic Skills/Remedial classes are excluded from the ninety (90) unit limit when determining units attempted.
2. Students who have already earned an AA Degree or higher degree will need to follow the appeal procedure.
3. In Progress (IP), grades count as attempted units in the maximum time frame only. It does not affect the cumulative grade point average in the qualitative measure nor is it included as completed units in the quantitative measure. Students will only be paid for an (IP) grade once.
4. CR/NCR (Credit, No Credit) grades count as attempted units in the maximum time frame. The grades do not affect the cumulative grade point average in the qualitative measure but are included as completed units in the quantitative measure.

C. Completion of 75% cumulative units attempted.

1. Entries recorded in the student's academic record as Incomplete (I), Withdrawal (W) are considered non-grades and must be 25% or less than the cumulative units attempted.

#### **Application of Standards**

Satisfactory Academic Progress for financial assistance students will be determined at the conclusion of the Spring semester.

Students who are disqualified from receiving financial assistance will be notified by mail and receive the procedure for appeal.

A change of two (2) educational goals or major course of study will be allowed during the course of enrollment at Orange Coast College.

#### Disqualification

1. Students will be disqualified if they have one or more of the following academic deficiencies at the end of the Spring semester:
  - a. Total units attempted (excluding ESL and Basic Skill/Remedial classes) are equal to or greater than ninety (90);
  - b. Cumulative GPA is less than 2.0;
  - c. Cumulative Non-Grades (I, W) are more than 25%.

#### **Maximum Time Length**

A. Students attending for the purpose of obtaining an Associate of Arts Degree (AA), or completion of requirements for transfer to a four year college, are allowed 90 attempted units in which to complete their educational goal.

1. Attending full-time (24 units or more), a student is expected to complete his/her objective in three years.
2. Attending part-time (less than 12 units), a student is expected to complete his/her objective in six years.
3. Exceptions will be made only when the requirements of a student's educational goal cause the student to exceed the maximum time limit.

B. Short Length Certificate Programs.

1. Some Certificate objectives at Orange Coast College may be completed in less time than that required for the Associate of Arts, and transfer objectives.
2. The following table shows the normal completion time and maximum time for Certificate Programs of varying lengths:

<b>Units required for the Certificate Program</b>	<b>Normal Length</b>	<b>Maximum Length</b>
24 or less	2 semesters	3 semesters
25 to 36	3 semesters	5 semesters
37 or more	4 semesters	6 semesters

C. To be eligible for financial assistance, a program must be at least six (6) months in length with a minimum of sixteen (16) units. Students enrolled in a Certificate Program may continue to qualify for financial assistance up to ninety (90) attempted units, six (6) full-time semesters, or the equivalent, if they are planning to obtain an Associate Degree (AA), or transfer to a four-year school in addition to obtaining the Certificate.

#### **Transfer Students (effective for 2007-2008)**

Procedures are as follows for DSK; Banner procedures are posted on the portal. As of 9/24/07, the DSK procedure is not valid.

## **DSK**

### **Go to the SD2 screen**

- Check for previous college

### **Go to the MMO screen – (even if there is no previous college noted, you still need to check the MMO screen)**

If there is a transcript on file:

- Go to ATI (you will be getting permissions to access this area) Until you receive access to ATI, place the file on hold; hold onto the OCC transcript so you can review when you have access.
- Take the number of units and GPA; add to the OCC totals
- Notate on PF comments, school, number of units and GPA that you've included with OCC totals.
- EX: OCC – 18.0 units; GPA 3.2 / CSU-LB 12.0 units; GPA 2.0

If there is no transcript on file:

- Place the file on hold
- Go to document tracking and add: Previous college transcript requested from (college name here)
- Send document tracking letter to the student – email and/or paper letter
- No funds will be disbursed until the transcript has been received

**Go to the SD3 screen to check for GWC and CCC units.**

- Change the school code from OCC to CCC and GWC respectively.
- If there are units, add the units and GPA to the OCC units.  
Ex: CCC – 18.0 units; GPA 3.2
- If there are no units, indicate this on Powerfaids  
Ex: No units at CCC; No units at GWC  
EX: No units at CCC; GWC – 10.0 units; GPA 2.3

If a student disagrees with the totals, send the financial aid extension appeal form. These will go to the appeal committee.

**Summer Financial Aid**

A. Summer terms are included in the evaluation of Satisfactory Academic Progress standards.

When the college has approved the AS Degree and the USDE has certified the AS Degree, these Satisfactory Academic Standards will also apply.

**Financial Aid Disqualification**

The goal of the FAO at OCC is to meet a student's financial need in an efficient and equitable manner through the available federal, state, and institutional resources. Should a student be denied financial assistance for reasons other than satisfactory academic progress, the student is encouraged to follow the foregoing policy:

**Financial Need**

If the student is disqualified from receiving financial assistance due to demonstrated financial need, the student should arrange an appointment with a financial aid specialist for a review of the methodology and data. If this review does not resolve the issue(s) to the student's satisfaction, the student may submit an appeal to the Financial Aid Appeal Committee.

**Enrollment**

If the student was disqualified from receiving financial assistance due to enrollment, the student should arrange for an appointment with a financial aid specialist to discuss the ramifications of a reduced enrollment status.

**Satisfactory Academic Progress**

Satisfactory academic progress for financial aid students will be determined at the end of the spring semester each year when the grade reports for that semester become available.

Satisfactory academic progress is defined as:

- A) Completion of the number of units for which the student was paid.
- B) Maintenance of a 2.0 cumulative GPA after the student has attempted 12 semester units
- C) Must not have exceeded 72 units.

At the end of the spring semester, students who are not making satisfactory progress will be disqualified from financial aid. Please note that in addition to these standards for financial aid recipients, the college has academic standards of progress that students must also comply. Students who are disqualified from receiving financial aid will be notified by mail of the number of units and/or grade points that are deficient. Students may make up unit deficiencies, raise their cumulative grade point average, or petition for reinstatement on financial aid.

Summer Session grades will be included when grades are available and if the student has notified the office that he/she intends to use Summer Session to make up any satisfactory academic progress deficiencies. The student may or may not receive a disqualification letter, dependent upon the time frame for reviewing files and the student's submittal of information.

#### Probationary Status

A student may be placed in a probationary status for one year based upon non-completion of five or less units. This student must complete the probationary period as stated – all units must be completed that the student was paid with a cumulative grade point average of 2.0 or higher. Upon successful completion of probation, enter a check in the probation completed field (local data) Powerfaids, and notate in the comments.

A student must have completed at least 12 units in order to be disqualified under the GPA standards. If the student has completed less than 12 units, and the cum GPA is less than 2.0, the student will be placed on probation for the next award year.

#### Appeal Procedures

Orange Coast College has a Financial Aid Appeal Committee to review special circumstances for individual students and to review petitions for reinstatements. The Financial Aid Appeal Committee is comprised of:

- Financial Aid Specialist, Senior 1
- Financial Aid Specialist – 1
- Associate Registrar
- Financial Aid Director

#### Petitions for Reinstatement/Extension

A student who has been disqualified from receiving financial aid may appeal to be reinstated or continued on financial aid provided the student is eligible to enroll at the college.

To apply for reinstatement or extension due to a unit deficiency or failure to maintain a 2.0 cumulative GPA, the student must fill out a petition. The Financial Aid Appeal Committee will review the request. Reinstatement or extension may be granted for documented medical problems, family emergencies, and other circumstances outside of the student's control. Typically, the student whose petition is denied must make up the units or GPA deficiency without financial aid before being reconsidered for reinstatement or extension. After making up the deficiency, it is the student's responsibility to notify the Financial Aid Office of the completion of such deficiency.

The Financial Aid Appeal Committee will review the student's financial aid file and academic record and render a decision. If a student did not include all the information, he/she may submit additional documents to the Financial Aid Appeal Committee. If a student wishes to seek additional information regarding the appeal decision, he/she may make an appointment with the Financial Aid Director and/or the Administrative Dean for Enrollment Services.

It is the intention of the Financial Aid Program at Orange Coast College to provide financial aid to students for a maximum of six full-time semesters. Exceptions to this policy may be granted only in cases where the student is unable to complete his/her degree objective within the time limit. The student may apply for an extension by completing a petition and submitting it to the Financial Aid Appeal Committee. The Appeal Committee decision is final.

### Dependency Overrides

The Financial Aid Office at OCC complies with the following guidelines regarding the issue of dependency overrides. The following procedures are in place for students requesting a dependency override:

1. Student will call 432-5508, and schedule an appointment with the appropriate Financial Aid Specialist.
2. The Financial Aid Specialist will assist the student with the completion of the Special Circumstances Form.
3. The completed form will be reviewed by the Financial Aid Appeal Committee for a decision.

The Financial Aid Appeal Committee is the final authority with regard to dependency overrides.

For further guidance on dependency overrides, please see the SFA Verification Guide, and the Dependency Overrides information located at M drive, financial aid docs, policies and procedures.

### How to Present Special Circumstances to the Financial Aid Office

#### *What are special circumstances?*

##### Financial

Special financial circumstances are those, which significantly affect the families' ability to pay for college. Examples: parent, student or spouse loses a job? Someone critically ill? Family disaster? Special student expenses at college, like medical or disability?

##### Adverse Home Conditions

A student from a difficult background, perhaps completely estranged from or endangered by his or her family, may qualify as an independent student. A student with this circumstance will need considerable guidance from the Financial Aid Office in applying for a dependency override. If the college approves a dependency override, no parent information will be required for the FAFSA. The Financial Aid Specialist will inform the student that the dependency override is only valid at OCC and not transferable to another institution.

#### *What help is available?*

The Financial Aid Office has the authority to exercise discretion and recognize both the financial and adverse home conditions described above. Only the Financial Aid Office can make changes; government agencies like the United States Department of Education or various state agencies cannot authorize changes in the FAFSA data. The degree to which this discretion is exercised varies from school to school.

The actual amount and type of financial aid a student might receive cannot be known until the student goes through the process.

Each student is considered on a case-by-case basis. Each college to which a student applies has its own internal policies and procedures for professional judgment. A student may be treated differently by different colleges because discretion is appropriately local and designed to fit a wide range of programs and options.

#### *How do I present my case at OCC?*

Please call 714 432-5508 and schedule an appointment with a Financial Aid Specialist, Senior or a Financial Aid Specialist. The Financial Aid Specialist, Senior or Financial Aid Specialist will work with you to complete the necessary documentation.

### Financial Aid Appeal Committee Guidelines

#### Guidelines for Reviewing Appeals for Unsatisfactory Progress

- Does the student have a history of appealing? If student has appealed before, BE CAREFUL. The appeal process should be an exception—not an annual tradition.
- Granting an appeal is NOT RETROACTIVE. If a student makes up the deficient units or a low GPA in one semester, the student cannot receive aid for that semester. They must have their financial aid restored beginning with the following semester.
- What is the student's educational plan? The history of courses taken should be following that plan.
- If student is appealing a less than 2.0 cumulative GPA:

1. How has the student been doing in the past and present? Are there any repeated courses that haven't been updated on the transcript?
- If student is appealing maximum timeframe for course work:
    1. Submit an academic check with their petition.
    2. Note the units of remedial courses and ESL courses.
    3. Are they changing majors? If so, is there a good reason; have they changed majors before?
    4. If not, how long has the student been receiving aid; were they in college many years ago with a gap in attendance?
    5. They must only be paid for classes that are on the academic plan to make the decision.
  - If the student has reached maximum timeframe at the beginning of the fall semester, they may be awarded for the entire academic year.
  - If the student has a medical or other serious circumstance that would warrant granting an exception, when did the circumstance occur and does it apply to the time in which the student dropped courses or got poor grades?
  - If the student is unable to make satisfactory academic progress due to a lengthy problem:
    - Student must show proof that the problem no longer poses a threat to satisfactory progress.
    - If they cannot show proof, withhold aid until the situation is resolved.

#### Attendance Verification Procedures

Federal Pell Grant, Academic Competitiveness Grant, Cal Grant and Chafee Grant, Federal Perkins Loan, FFELP, and FSEOG Disbursement:

Checks cannot be ordered for students who are not enrolled for a given semester. Enrollment will be verified through the computer (DSK) and/or Banner.

Fraud

## Students

Any student who attempts to obtain financial aid by fraud, will be forwarded to the Dean of Students for disciplinary action. The FAA will suspend financial aid payments and recommend to the Dean of Students that the student be suspended from all Coast Community College District institutions. In addition, the FAA will forward the student's information and file to the Office of Inspector General, Long Beach branch.

The following circumstances are indicative of possible fraud when the FAA can find no other legitimate reason for a discrepancy:

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

The FAA will report such instances to the Administrative Dean of Special Services and Programs, local law enforcement agencies, the Office of Inspector General, to the California Student Aid Commission and/or the federal government. Restitution of any financial aid received fraudulently will be required.

The FAA will maintain all correspondence and records of such incidents.

## Employees

Employees who attempt to obtain financial aid by fraud, will be forwarded to the Administrative Dean, Enrollment Services for immediate disciplinary action up to and including immediate dismissal.

The FAA will suspend financial aid payments and recommend to the Administrative Dean of Special Services and Programs that the employee be suspended from all Coast Community College District institutions and permanently removed from the Financial Aid Office. The FAA will report such instances to local law enforcement agencies, the Office of Inspector General, to the California Student Aid Commission and/or the federal government. Restitution of any financial aid received fraudulently will be required.

The FAA and District Audit Services will perform an audit. The FAA will notify the appropriate personnel to suspend the employee's access to all computer systems, files, and physical access to the building.

All required reports will be filed with the appropriate authorities as needed.

Student Rights and Responsibilities

Students should refer to the General Information section of the Orange Coast College Catalog and the current schedule of classes for specific information on:

Student	Responsibility
	Family Education Rights and Privacy Act
	Student Right-to-Know and Campus Security Act
	Drug Free College Statement

Other policies and procedures published by the OCC FAO include:

- OCC Financial Aid Programs Return of Title IV Funds Policy
- OCC Financial Aid Programs Consortium Agreements
- OCC Financial Aid Programs Packaging Guidelines for the appropriate year
- OCC Financial Aid Programs Verification Policy for the appropriate year

### III. Student Loans

#### Federal Family Education Loan Program

Orange Coast College participates in the Federal Family Education Loan Program (FFELP) and will certify loans under FFELP.

It is the philosophy of the Orange Coast College Financial Aid Office that loans should be taken out as the last alternative for financing a student's education. It is also recognized that in many cases, a student loan may be the only viable alternative for meeting educational expenses.

#### FFELP Packaging Policy

A statement will be included on the Financial Aid Award Notification indicating that the student may be eligible for a student loan and those wanting more information are instructed to contact the Financial Aid Office.

First-year students who have unmet need after all other financial aid has been awarded, may borrow a subsidized loan up to the amount of their unmet need or statutory amount, whichever is less. Second-year students may borrow a subsidized loan up to the amount of their unmet need or statutory amount, whichever is less. OCC identifies a first-year student as one who has completed less than thirty units at OCC toward his or her educational program at OCC and a second-year student as one who has completed 30 or more units at OCC toward the educational program.

Loan amounts must be prorated for students with only one semester remaining to complete the requirements of the educational program. Prorating also applies to a student who has a one semester extension of financial aid eligibility approved.

Students who do not borrow the annual maximum from the subsidized loan may replace the expected family contribution with an unsubsidized loan. Students who have no calculated need may borrow up to the annual loan limits from the unsubsidized loan. Such students will be sent a letter explaining that they have no calculated need and informing them of the availability of the unsubsidized loan.

Any student requesting funds over the OCC suggested loan limit of \$12,750 must complete a Loan Appeal Form. The student must:

- explain the loan request with a detailed current budget
- demonstrate the ability to repay the loan based on researched potential earnings

#### Application Procedure and Disbursements

All students must complete a loan entrance counseling session. Students must have a signed student loan request form on file for the academic year. The loan will be certified via OpenNet checks disbursed via OpenNet through the Bursars Office. The OpenNet flow is guarantor, the guarantee agency is responsible for the master promissory note. The student does have the option to complete the master promissory note via e-sign if the lender selected offers this option.

The loan period for OCC students who will attend both Fall and Spring of an academic year will correspond to the academic year that the college has set.

FFEL loans will be disbursed as noted below –

- First year students - thirty days after the semester begins
- Second year students – second week of the semester

All FFEL loan checks will be mailed to students.

#### Attendance Verification

After the third week of the semester, the FAO will complete an enrollment verification. If a student is not enrolled, he or she is not considered to be making satisfactory academic progress and a loan will not be disbursed until satisfactory academic progress is achieved.

If a student is not enrolled at OCC at the time of disbursement, a check will not be certified and will be mailed back to OpenNet.

#### Withdrawal During the Loan Period

A student who is receiving a FFEL Loan for both the Fall and Spring semesters, and temporarily ceases to be enrolled in at least six units, may receive the second disbursement of the loan proceeds, provided he or she continues to be making satisfactory progress, and is enrolled in at least six units for the Spring semester. If a student drops below 6 units during Fall Semester, the lender will cancel the loan for Fall and Spring.

#### Entrance Interview

Entrance interviews, covering all the information required by federal regulations, are available during both the fall and spring semesters online at [www.usafunds.org](http://www.usafunds.org). This must be completed prior to the loan being certified.

#### Exit Interview

Exit interviews, covering all the information required by federal regulations, are available during both the fall and spring semesters online at [www.usafunds.org](http://www.usafunds.org). If a student is unable to complete the exit interview, the exit interview materials will be mailed to the student.

#### Default Management

OCC Financial Aid Staff are committed to default management. Several activities occur regularly to maintain a reasonable default rate and to assist student borrowers in obtaining deferments and properly repaying their loans. The recommended loan amount for all students is \$12,750.00.

Any student who has already borrowed \$12,750.00 from any educational loan program and submits a request for a FFEL Loan will receive a letter from the FAO explaining the concern about the student's level of indebtedness. The student will be asked to complete budget information; this will be submitted to the Financial Aid Appeal Committee for review. If the committee chooses to exercise professional judgment and deny the loan, the student will be

notified in writing of the decision and rationale for the decision. The Financial Aid Appeal Committee's decision is final.

Rina Padilla is working the Default Management Systems for USAFunds as well as EdFund.

#### Previous Defaults

Students who have previously borrowed from an educational loan program and have defaulted on such a loan will be eligible to borrow a FFEL Loan at OCC once they have paid the previous loan in full; have consolidated a previously defaulted loan into a FFEL Loan or have made satisfactory repayment arrangements, defined as having made six consecutive monthly on-time payments. The student must provide documentation from the holder of the loan indicating that a satisfactory repayment plan has been approved and six consecutive monthly on-time payments have been made or a promissory note marked "paid in full." A student who has repaid a previously defaulted loan in full, made satisfactory repayment arrangements, or otherwise resolved the default regains eligibility for financial assistance. For Pell Grant only, the student is eligible during the semester in which the default is resolved.

For example: If a student resolves a default in March of the academic year, he/she may receive a Pell Grant for spring semester and may take out a FFEL Loan for both the previous fall and the spring semester.

A student with a previously defaulted student loan, who has had the loan repaid by involuntary means (i.e. income tax refund withheld) has not demonstrated a willingness to repay the debt. Thus, OCC may refuse to process a FFEL Loan for such a student on a case-by-case basis. The student will be notified in writing of this decision.

#### Federal Perkins Loan Program

At OCC the selection criteria for a student to be eligible for a Federal Perkins Loan Program -

- Students must show exceptional need. At OCC, exceptional need is defined as
  - Zero EFC; Pell Grant eligible; and/or
  - Significant need as defined by the financial aid specialist
- Students must be willing to repay the loan
- Additional factors that may be considered are
  - File completion date
  - Net need criterion as determined by the award policy

OCC will not make available any portion of its Federal Perkins Loan Program to less than half-time students.

#### Loan Amounts

Loan amounts are determined by statutory maximums that may not be exceeded. Please check with a Financial Aid Specialist for details for the current year. The FAO at OCC uses the maximum established by law, institutional award policy parameters, and any additional documented information that the student may bring to the Financial Aid Appeal Committee that may be relevant to professional judgment in the awarding of the Federal Perkins Loan Program.

### Perkins Loan Addendum

The Higher Education Amendments of 1998, signed into law on October 7, 1998, changed the terms of Federal Perkins Loans and National Direct Student Loans authorized under Part E of the Higher Education Act of 1965.

### Grace Periods

For the purpose of establishing the beginning of your repayment period if you are a National Direct Student Loan (NDSL) or a Federal Perkins Loan borrower, the six month initial grace period for NDSLs and the nine month initial grace period for Federal Perkins Loans excludes any period during which you are a member of a reserve component of the Armed Forces named in section 10101 of Title 10, United States Code, and you are called or ordered to active duty for a period of more than 30 days. Any single period excluded from your grace period may not exceed three years and includes the time necessary for you to resume enrollment at the next available regular enrollment period. You must notify the school that made your loan of the beginning and ending dates of your service, and the date you resume enrollment. If you have an NDSL or Federal Perkins Loan and are in your initial grace period when called or ordered to active duty, you are entitled to a new six or nine month initial grace period upon completion of the excluded period.

### Closed School Discharge

If you received an NDSL or Federal Perkins Loan on or after January 1, 1986, the holder of your loan is authorized, under certain conditions, to discharge your total liability, including refunding any amounts you have already paid on the loan, if you were unable to complete the program in which you were enrolled due to the closure of the institution.

### Loan Rehabilitation

If you default on your NDSL or Federal Perkins Loan, you may rehabilitate your defaulted loan by requesting the rehabilitation and by making an on-time, monthly payment, as determined by the loan holder, each month for twelve consecutive months. If you successfully rehabilitate your defaulted NDSL or Federal Perkins Loan, you will again be subject to the terms and conditions and qualify for the benefits and privileges of your original promissory note and the default will be removed from your credit history. You can rehabilitate a defaulted NDSL or Federal Perkins Loan only once.

### Student Loan Ombudsman

If you dispute the terms of your NDSL or Federal Perkins Loan in writing and the holder of your loan is unable to resolve the dispute, you may seek the assistance of the Department of Education's Student Loan Ombudsman. The Student Loan Ombudsman will review and attempt to informally resolve your dispute and may be reached at 1-877-557-2575.

#### IV. Board Financial Assistance Program – Board of Governor’s Fee Waiver

The Board of Governors Fee Waiver Program (BOGFW) was established in California to waive the enrollment fee and health fee for eligible students. There are 4 methods to determine eligibility. Separate legislation requires districts to waive health fees for students who qualify for the BOGFW.

##### BOGFW-A or Public Assistance

Any student whose family receives AFDC, General Relief or Supplemental Security Income (SSI) is eligible to have his/her fees waived under method A. In addition students who are eligible for a Veteran's Dependent Fee Waiver, as determined by the California Department of Veterans Affairs, dependents of Medal of Honor recipients, dependents of deceased law enforcement or fire suppression personnel or 9/11 victims are identified as eligible under method A. Supporting documentation is needed to verify BOGFW-A eligibility.

##### BOGFW-B or the Income Grid

A student's combined taxed and untaxed income is below the income ceiling for their household size is eligible for a BOGFW -B. The income grid is contained in California statute and can only be changed through legislative action. No supporting documentation will be required for students applying under method B. Unusually low income or zero income will be explained by the student, in writing, and attached to the BOGFW application, or complete the income certification form.

##### BOGFW-C or Need Analysis

To qualify for BOGFWC a student must have at least one dollar of documented need as determined by Federal Methodology. The Free Application for Federal Student Aid (FAFSA) is used to calculate the documented need.

##### BOGFW – special classifications.

Special conditions are determined by the legislature and may change from year to year. For 2007-2008 the following apply:

SPECIAL CLASSIFICATIONS ENROLLMENT FEE WAIVERS	
13. Do you have certification from the CA Department of Veterans Affairs that you are eligible for a dependent's fee waiver? <i>Submit certification.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
14. Do you have certification from the National Guard Adjutant General that you are eligible for a dependent's fee waiver? <i>Submit certification.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
15. Are you eligible as a recipient of the Congressional Medal of Honor or as a child of a recipient? <i>Submit documentation from the Department of Veterans Affairs.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Are you eligible as a dependent of a victim of the September 11, 2001, terrorist attack? <i>Submit documentation from the CA Victim Compensation and Government Claims Board.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
17. Are you eligible as a dependent of a deceased law enforcement/fire suppression personnel killed in the line of duty? <i>Submit documentation from the public agency employer of record.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<ul style="list-style-type: none"> <li>• If you answered "Yes" to any of the questions from 13-17, you are eligible for an ENROLLMENT FEE WAIVER and perhaps other fee waivers or adjustments. Sign the Certification below. Contact the Financial Aid Office if you have questions.</li> </ul>	

At OCC, the data from the FAFSA will be drawn down through the United States Department of Education and loaded into the PowerFunds database where need analysis is performed. Any student record that shows at least \$1 of need will be posted to the CCCD student database for OCC (DSK) with a dollar value of enrolled units times the current enrollment fee. An entry will also be posted to waive the health fee.

### Application Process

#### BOGFW A or B

Students may use the BOGFW application that is available in the FAO or on the FAO web site. Once the student completes the form, a financial aid technician will review the application. If the student is receiving public assistance, documentation will be photocopied and attached to the application. If it is determined that the student is eligible for BOGFW -B, supporting documentation may be required (i.e., 1040's, income certification). Dependent students must also have parent's signature.

When eligibility is determined, an entry is made in the CCCD student database (DSK) while the student is in the office, so that the student may register for classes immediately. During the first two weeks of the term, the FAO will have support personnel in the registration area.

#### BOGFW C

The student will complete the FAFSA online.

#### BOGFW – Special Classifications

The student will bring in the BOGFW application along with the certifying letter from the agency as indicated on the BOGFW application.

### Processing Information

All BOGFW's are posted for the academic year including summer. (Summer is defined as the term before the award year.)

The FAO posts the type of fee waiver (A,B,C,S) and the CCCD student database (DSK) will post the actual dollar amount.

If a student has paid his/her fees and subsequently applies for financial aid, the enrollment and health fee will be refunded. All refunds are handled by the Registration Office. A student must apply for a BOGFW during a given semester to receive a refund for that semester.

All applications and supporting documents for the BOGFW A and B, and special classifications will be maintained in the FAO for a minimum of three years from the end of the summer session as the trailer of the award year. For example: records for 1997-98 will be kept at least through August 2001.

Income standards for the current year BOGFW are posted on the M drive as well as the OCC portal.

Procedures for the BOGFW are on the M drive as well as the portal. All front counter personnel were trained on the BOGFW procedures and given a copy of the procedures during July 2006.

#### Parking and Health Fees

All students are responsible for paying the health fee unless they have received an exemption through the Dean of Students Office.

Students who have a BOGFW established under A, B, or C can not be charged more than \$20 for a parking permit. Students who qualify for the BOGFW under the special conditions criteria, will pay the full parking permit fee.

## V. Verification Policy

Verification is the process by which the FAO compares the information on the financial aid application with source documents provided by the student to verify the accuracy of the application information. These policies are to be used in conjunction with the Department of Education verification guidelines. Orange Coast College will verify the information on the ISIR for all students who complete the application process for federal financial aid and who are selected for verification by the Department of Education edits. In addition, OCC may select files for verification to resolve conflicting information.

At Orange Coast College, financial aid will not be awarded to those selected for verification until all documents required are submitted and the verification has been completed. If a student withdraws from all classes before verification is completed, the student must provide the necessary documents for verification within 45 days of the withdrawal date in order to receive a post withdrawal disbursement.

### Verification Deadlines

The following deadlines, regulated by the U.S. Department of Education, will be followed at OCC and can be located in the Department of Education Verification Guide and on the FAO's web page.

- All applications received at the processor site June 30 or the end of the enrollment period. At OCC, the end of the enrollment period is posted in the academic calendar as well as the catalog.
- SAR/ISIR corrections and duplicate requests received at the processor site – USDE will post deadlines on <http://www.ifap.ed.gov>

Students who fail to turn in all documents required to complete verification by the appropriate deadline, will be ineligible for financial aid.

### Corrections

If discrepancies are found between the documents submitted for verification and the information on the ISIR, the following procedures will be used for making the corrections:

- ISIR – corrections to income or asset figures, household size, and dependency must be made in PowerFacts and a new need analysis performed. If the corrections result in a changed EFC, the data must be transmitted to the Central Processor to produce an electronic student aid report. Students will receive an acknowledgment from the Central Processor.
- Award changes – If corrections to the ISIR during verification result in a change in the student's award, the student will be sent a revised award letter notification by mail. Financial aid notifications are produced as needed for new awards and changes to awards.

### Verification Selection

Approximately 30% of a financial aid population may be selected for verification by the Department of Education. The FAO at OCC will perform additional verifications on all students who have conflicting data in the file documents.

### Notification of Verification Requirements

Students will be notified of the documents that must be submitted to the FAO in order to complete verification by a tracking letter, telephone, in-person, and by email. The tracking letter and email will list the required verification items, any other actions required to complete verification, and other items required by the FAO. Tracking letters and email notifications are generated as needed. Telephone and in-person notification will include the same information as the tracking letter and email but will be conducted as requested and needed by the student. Students who fail to bring in the documents may lose their priority standing for campus-based awards.

### Items to be Verified

#### 1. Independent Status

An independent student will be required to verify his/her status by filling out the dependency status information on the Independent Student Verification Worksheet. In addition, the specific application item that makes the student independent will be verified as follows:

- Birth date – copy of the California driver's license or identification card; birth certificate – certified by the state of birth
- Orphan or ward of the court – court documents to show ward of the court status
- Veteran Status – copy of the student's DD214
- Legal dependents other than a spouse – income information showing that the student has the resources to provide more than 50% of the dependent's support or the presence of AFDC income on the SAR.

#### 2. Projected Year Income Information

Projected year income will not be verified unless a Financial Aid Specialist finds a discrepancy in the projected year income information that needs clarification.

#### 3. Base Year Income

Income tax returns for the base year (must be signed), including all schedules and forms, are required of all students selected for verification who have filed taxes. Schedules, W-2's are required if income is reported and there is a conflict – forms and ISIR information. If the student did not file taxes and was not required to file taxes, copies of the student's W-2 forms are required - if there is an income conflict from the verification worksheet and the ISIR information. If a student was required to file taxes and did not, verification can not proceed until the student completes the appropriate tax form. If the student worked but did not receive W-2 forms from his/her employer, the student must show the source and amount of that income on the Verification Worksheet.

If the student and his/her spouse or parents of a dependent student are separated or divorced, but filed a joint tax return, W-2 forms are required so as to determine the amount of income and taxes paid for the student or the custodial parent of a dependent student. (Custodial parent refers to the parent who had custody of the student or who the student last lived with.) In the case of stepparents, both incomes will be used in the calculation.

If a student or parent has filed a request for tax filing extension, a copy of the IRS Form 4868, "Application for Automatic Extension of Time to File U. S. Individual Income Tax Return" must be submitted to the FAO. This form will be acceptable for first priority status, but no funds will be disbursed to the student until a signed copy of the 1040 is submitted.

### Business Value Guidelines

The following is a guideline to reviewing and requesting the business value from students/parents. A 1040 that lists business income on line 12 should be viewed in the following manner:

**Self-employed** The student or parents have inventory or equipment with no building, exchange meet, landscaping, where they rent space only. Acceptable documentation is a handwritten or typed statement estimating the equipment and inventory utilized for sale or service that has been signed by the student and/or parent.

**Self-certified** The parent or student listed a dollar amount on the FAFSA under business value and no further documentation is needed. They have acknowledged that they own a business and have assessed the value of the business.

**Sub-contractor** The parent or student works for commission and acceptable documentation is a 1099 only.

**Land and Property** The parent of student owns a business which includes land and property. Give the student the business request guidelines, request schedule C and C-EZ. Explain to the student that line 12 shows a dollar amount and on the FAFSA under business value, shows zero or blank. The business request guideline will further explain how to retrieve and submit the acceptable documentation.

### Income Reduction/Projection Policy

Income reductions will not normally be considered upon the student's submission of the required documents. Criteria for determining those eligible for projecting income are as follows:

- If the student is dependent, the student or a parent whose income was reported on the previous year's 1040 (that which is used to calculate this year's EFC), must now be unemployed or have been unemployed earlier in the current year. If this is the case, the student or parent must have filed for and received unemployment benefits for at least six months. Documentation of unemployment benefits and the date that they started must be presented to the Financial Aid Office. If one of the parents whose income was significant has died, a projected income may be done.
- If the student is independent, the student must now be unemployed or have been unemployed earlier in the current year for at least six months, and they must have filed for and received unemployment benefits. Documentation will be required. If a spouse's income was used to provide a portion of this year's EFC and the spouse is now or was recently unemployed for at least six months, an income reduction may be appropriate.
- Periods of unemployment must be at least six months in length to warrant *projecting* the income of that parent or student. If one of the major contributors to the EFC has died, a

projection of family income may be done. A reasonable form of documentation may be requested such as a letter from a pastor, a newspaper account, an invitation/announcement or program from a memorial service, etc.

For those whose income reduction requests are affected by unemployment for a period of three or more months, but less than six months, the student may wait until January of the award year and provide documentation of actual earnings from the tax year that just ended. This will avoid the pitfalls of trying to project an income.

If professional judgment has been exercised to project and reduce the income of one of the contributing family members, and if that projection is found to be significantly more than the actual earnings, the student will not be asked to repay any awards disbursed. However, no future award year projected income adjustments will be made to that student's file.

#### 4. Social Security Benefits

Either the 1099 form or the Untaxed Income Verification Form is required by a statement on the ISIR will verify Social Security benefits.

#### 5. Child Support

Child support will be verified by self certification on the Verification Worksheet unless there is a discrepancy in the information submitted. In such a case, the student (or the student's parent, in the case of a dependent student) will be required to provide the FAO with a copy of the divorce decree, or other appropriate documents.

Unless there is evidence to the contrary, it will be assumed that anyone on AFDC is not receiving child support.

#### 6. Other Untaxed Income

The following will be verified from the student's or the student's parents 1040 –  
Untaxed payments to IRA/KEOGH  
Foreign income exclusion  
Earned income credit  
Untaxed portions of social security

If taxes were not filed, there is no need to verify these items.

#### 7. Household Size

If the student (and/or the student's parents) did not file taxes in the previous year, household size will be verified by self certification on the Verification Worksheet. The Verification Worksheet will be the main source of verification for the household size. However, a comparison will be made with the exemptions reported on the tax return to validate the household size.

#### 8. Number in College

Number in college will be verified by self certification on the Verification Worksheet. Parents are not included in this number.

### 9. Discretionary Verification Items

The following sources of untaxed income will not be verified unless there is evidence of a discrepancy:

AFDC

    General Relief / other welfare grant

    SSI / Social Security

Veteran's benefits

Rehabilitation benefits

Worker's Compensation

Unemployment Insurance

    State Disability Benefits

In the case of AFDC, General Relief, other welfare grant, and SSI, because the amounts of these benefits are standard amounts, if the financial aid specialist wishes to verify the amount that the student is receiving, the specialist may do so with a chart of benefits published by the appropriate agency.

### 10. Assets

Assets will not be verified unless there is evidence of a discrepancy. The value of an asset cannot be exceeded by the debt of the asset.

The Financial Aid Specialist in the process of verification has the discretion to verify any additional application items and to ask the student to supply any documentation that may be needed to substantiate the student's financial aid application.

If there is legitimate discrepancy between the application information and the verification document, the specialist will note the reason for the discrepancy in the student's file.

These policies will be made available to students at the FAO upon request.

### CalGrant

For those students who are eligible for CalGrant, all students will have to submit their official high school transcript indicating the graduation date. There are two ways that this office will accept a high school transcript:

1. If the student hand delivers the transcript, it must be in the high school's sealed envelope - - not opened.
2. Mailed to this office by the high school.

For audit and compliance purposes, no exceptions can be made to this policy.

If a student has questions regarding CalGrant, please refer them to Vincent Ngo.

### AC Grant

For those students who are eligible for the AC Grant, all students will have to submit their official high school transcript indicating the graduation date. There are two ways that this office will accept a high school transcript:

1. If the student hand delivers the transcript, it must be in the high school's sealed envelope - - not opened.
2. Mailed to this office by the high school.

For audit and compliance purposes, no exceptions can be made to this policy.

If a student has questions regarding the AC Grant, please refer them to Rina Padilla.

## VI. Packaging Guidelines

### Review of Financial Aid Files

In reviewing files for financial aid, the following is a list of items each specialist is responsible for checking before approving students for awards.

*All information and references to DSK and PowerFaid's will be updated upon the District's conversion to SCTBanner.*

Residency status – Residency status is determined by the Admissions Office. The status will be found on DSK – SD1 screen.

### Education Goal

1. Verify that the student has a qualified education goal – Ed Goal on DSK.

### Ability to Benefit

1. If the student has HSD, GED or FSD or its equivalent – COP is acceptable beginning 2003-04

OK to award

2. None of the above  
Native born student or a non-native born student - must have verification from the Assessment Center of pass or fail for the approved Ability to Benefit test.

### Satisfactory Progress

- Student meets the satisfactory academic progress policy, put a “Y” in the local data field next to the “Rev-4-pack”, local data and indicate on “Good” on the SatProg field, academic screen in Powerfaids.
- For students who do not meet satisfactory academic progress standards, place a HOLD on Powerfaids. Note on the comment screen the reason for the denial. Mail a student the disqualification letter and/or probationary letter with the appropriate appeal forms if needed.

### Drug Conviction

Effective July 1, 2000

DRUG CONVICTION IV, HEA program funds if the student has been convicted of an offense involving the possession or sale of illegal drugs for the period described below:

#### Possession

If a student has been convicted-

1. Only one time for possession of illegal drugs, the student is ineligible to receive Title IV, HEA program funds for one year after the date of conviction;
2. Two times for possession of illegal drugs, the student is ineligible to receive Title IV, HEA program funds for two years after the date of the second conviction; or
3. Three or more times for possession of illegal drugs, the student is ineligible to receive Title IV, HEA program funds for an indefinite period after the date of the third conviction.

#### Sale

If a student has been convicted-

1. Only one time for sale of illegal drugs, the student is ineligible to receive Title IV, HEA program funds for two years after the date of conviction; or
2. Two or more times for sale of illegal drugs, the student is ineligible to receive Title IV, HEA program funds for an indefinite period after the date of the second conviction.

### Rehabilitation

If a student successfully completes a drug rehabilitation program after the student's most recent drug conviction, the student regains eligibility on the date the student successfully completes the program.

A drug rehabilitation program is one which-

- (1) Includes at least two unannounced drug tests; and
- (2)
  - (i) Has received or is qualified to receive funds directly or indirectly under a Federal, State, or local government program;
  - (ii) Is administered or recognized by a Federal, State, or local government agency or court;
  - (iii) Has received or is qualified to receive payment directly or indirectly from a Federally- or State-licensed insurance company; or
  - (iv) Is administered or recognized by a Federally- or State-licensed hospital, health clinic or medical doctor.

If you need more information regarding your eligibility for Federal Financial Aid, as it relates to this new law, please contact the SFAO in SSC-106.

### Student Budgets

Students who apply for financial aid as living at home and who then move away from home during the school year will have their budgets adjusted provided the student notifies the FAO of the change in status prior to October 1 of the award year and the change in status occurs prior to October 1 of the award year. The student must see a specialist in order to have the change made. Until October 1, a first-priority student will have campus-based aid added to his or her financial aid package provided funds are available.

Students who apply for financial aid as at home and then move away from home, must bring in certification of this move. The specialist will review the certification.

It is the philosophy of the FAO at OCC that no one has the responsibility of supporting the student except for the student's parent(s). Thus, a student who is living with relatives will be treated as an away from home student, will be given an away from home budget, and will be packaged accordingly.

9-month budgets (4-1/2 month budgets for student who are attending one semester) will be given to all students.

If a student has a child under the age of 12, or any dependent that requires care while the student is in school, dependent care expenses may be added to the student's budget on a case-by-case basis. The student may inform the FAO of the amount of dependent care to be paid by completing the Child Care Expense Form and return it to the Financial Aid Office. A financial aid specialist will add that amount to the student's budget, by calculating the nine month amount.

11-month budgets A student who chooses to attend summer school may be given a 11-month budget and awarded aid (other than Summer FWS) but only in the case where the student is both attending at least half-time, and where there is extreme financial need. Professional Judgment, Method B, must be used.

REMINDER: It is permissible, using professional judgment, to change the student's budget to more accurately reflect the actual expenses of the student. It is permissible, for example, to add dependent care or additional expenses for a disabled student, to a student's budget. It would also be permissible to remove the food & housing portion of the budget for a student who is not paying those expenses.

### Expected Family Contribution

The expected family contribution used in awarding financial aid at Orange Coast College will be that calculated by the central processor.

REMINDER: It is permissible, under professional judgment, to change the student's contribution to more accurately reflect the financial strength of the student (and the student's parents). Such an adjustment may be used to either increase or decrease the student's contribution. One way to do this is to use the student's (and/or parent's) projected year or projected school year income. This may be done if the projected income is less than or more than the base year income.

### Neediest Students

Title IV regulations require that FSEOG and Federal Perkins Loans be awarded to the students with exceptional need, as determined by lowest family contribution. At OCC, students with exceptional needs are those with a calculated EFC of zero and the largest amount of need. A ranking of first-priority applicants will be completed to identify the students who will receive these awards first; followed by a waiting list of second priority students, ordered by date.

NOTE: It is not permissible to use professional judgment to award FSEOG or Federal Perkins Loan to a student whose need amount is larger than the cut-off amount in the ranking process. The financial aid specialist may, however, use professional judgment to change the family contribution to more accurately reflect the financial strength of the family.

### Packaging Priorities

For all students:

- 1) Federal Pell Grant
- 2) Cal Grant, Chafee Grant, National Service Awards (AmeriCorp) and OCC Scholarships, EOP/s book grants, CalWorks, CARE, Board of Governor's Fee Waiver
- 3) FSEOG
- 5) FWS
- 6) Federal Perkins or FFEL Loans

### Board of Governors Fee Waiver Programs (BOGFW)

To qualify for the BOGFW, a student must be a resident of California. If Admissions and Records determine that the student must pay out-of-state tuition, that student is not eligible for the BOGFW. There are three methods to determine eligibility:

- If the student receives TANF, SSI/SSP, or GR/GA; the student is eligible for a BOGFW-A, veteran's dependant, dependant of a deceased (in the line of duty fireman or policeman), dependant of a Medal of Honor recipient, or dependant of a 9/11 victim.
- If the student's (or the student's parents') income is less than the appropriate maximum from the current table is eligible for a BOGFW B.
- If the student either has remaining need, as determined by the Central Processor, or is eligible for a Federal Pell Grant, the student is eligible for a BOGFW-C.

Enrollment fees are considered to be part of the student's budget and the waiver is treated as a financial aid award.

Students who are eligible for the BOGFW award will have their health fee waived. Students who pay their own enrollment fee and are later determined to be eligible for BOGFW, will receive a refund for the enrollment fee and health fee. The student must request the refund in the Registration Office.

### Cal Grant

If a student received a Cal Grant during the previous award year it is best to assume that the student will be a Cal Grant recipient for the current year. Initially, Cal Grants that are assumed for the current year for packaging purposes, will be posted to the Powerfaids local data screen (both the type of Cal Grant and the dollar amount).

Cal Grant checks will be processed in the same manner and with the same payment schedule as Federal Pell.

The State of California determines the maximum Cal Grant award amounts and the California Student Aid Commission determines the criteria and will notify the students of an award or denial. If during the verification process, some students may not be eligible for the CalGrant. The specialist will notify the student and CalGrant of the discrepancy and a revised award letter will be sent.

### Orange Coast College Scholarships

Orange Coast College scholarships awarded to a financial aid student will show as an outside resource and will appear both on the packaging and the FA summary screen of Powerfaids. If the outside scholarship is awarded after the student has already been packaged, the following order of funds is reduced to cover the over-award:

- Federal Stafford or Perkins Loan
- Federal Work Study
- Federal SEOG

### BIA Grant

Title IV regulations require that if a student receives a BIA grant, the amount of the grant must be used to reduce the student's loan first, FWS second and FSEOG last. Discretion may be used to alter the above sequence if the student requests it or if it is in the best interest of the student. OCC applies BIA as an outside resource and shows on the packaging and FA summary screens of Powerfaids.

State Grants and Scholarships

As other state grants and scholarships are received for individual students throughout the academic year, the awards will be added to the student's award package. If any over-award exists, adjustments will be made which are in the best interest of the student, within the extent of the regulations. This includes the Chafee Grant.

EOPS, CARE, CalWorks

The selection of recipients will be the responsibility of the respective offices.

Loans

Any student, who has already encumbered \$12,750 debt in student loans, will need to complete a Loan Appeal. The request will go to the Financial Aid Appeal Committee. The Financial Aid Appeal Committee reserves the right to refuse to certify a loan for a student, if professional judgment is used and a decision is made that the student does not demonstrate the ability to repay the loan. The student will be notified in writing of the committee's decision.

Federal Perkins Loans will be packaged as follows:

- To students who meet the "students with exceptional needs criteria, as defined above;
- and who previously received a Perkins Loan at OCC, and who have not received a Stafford loan at OCC. The standard amount for packaging is \$3000.

A student may not receive more than \$6000 Perkins loan at OCC.

To receive FSEOG, students must meet the "students with exceptional need" criteria, as defined above, and be eligible for Federal PELL grant.

FSEOG award amounts

Legislated maximum:	\$ 4,000 per school year
minimum:	\$ 100 per school year
OCC award	\$ 400 per school year.

FSEOG will be automatically packaged as \$ 400 per year for all students who meet the eligibility criteria and are enrolled in 12 units or more at OCC. Full time enrollment at OCC is effective with the 07-08 award year.

Federal Work Study Awards

Federal Work Study awards will be made on the basis of the 36-week school year in accordance with the FWS Chart. FWS maximum amount is \$3,500 for the academic year. This amount may be increased due to summer work study, or based on professional judgment by the specialist. All FWS students are paid at a rate consistent with current student assistant wages established by the District and based upon the level of the skills required for each position.

### Over Awards

If the student has federal aid other than Federal Pell Grant, reduce the federal aid (other than Federal Pell) until the over award is eliminated.

If the student has only a Stafford Loan to reduce and the loan has already been processed and a scholarship is added, the loan does not have to be recalculated. Put a note in the file indicating that the award was added after the loan was processed and enter the amount of the over award.

In reviewing over awards at the end of an award year, after the amount of FWS actually earned has been posted, if the over award is less than \$300, simply input that amount.

If the student has some combination of Federal Pell Grant, and/or scholarship; simply enter the amount of the over award to offset the over award.

If the student that is over awarded, has a Cal Grant, and has no federal financial aid (other than Federal Pell) that may be reduced, first meet with the student to determine if the student has an unusual situation that warrants an addition to the budget. If not, the Cal Grant will be reduced to stay within the budget.

If the student is over awarded, has EOPS, and has no federal financial aid (other than Pell) that may be reduced, notify the EOPS Office.

### Professional Judgment

Unusual circumstances of the student may cause the financial aid specialist to make exceptions to the above guidelines. When exercising professional judgment, document the change by:

Method A: Note the changes made and the rationale for the change on the comments screen of Powerfaids.

Method B: Use the Professional Judgment from the Financial Aid Appeal Committee. This too will be noted in the comments section of Powerfaids.

The following are examples of changes that may be made using professional judgment and the method that is to be used for each one.

#### Changes in the need analysis computation

- Use projected year income--Method A.
- Use projected school year income--Method A.
- Reduce the family contribution--Method B.
- Increase the family contribution--Method B.
- Change to a 12 month budget and award summer work-study--Method A.
- Change to a 12 month budget for some other reason--Method B.
- Add expenses for disabled (documentation is required)--Method A.

- Change the budget from at home to away from home for a student who moves away from home--Method A.
- Change the budget from at home to away from home for a student who is still living at home--Method B.
- Change the budget from away from home to at home for a student who moves back home--Method A.
- Change the budget from away from home to at home for a student who is still living away from home--Method B.

#### Changes in the financial aid package

- Award a FFEL Loan and a Perkins Loan--Method B.
- Award more than the standard up to \$1 000 FSEOG--Method A.
- Award more than \$1000 FSEOG--Method B.
- Award campus-based aid to a student who is a late applicant--Method B.
- Award summer work-study to a student who was not on work-study in the previous award year--Method B.
- Award entire Federal Perkins Loan in one semester to a student who has uneven expenses--Method A.

#### Change a dependent student to independent

A special form is to be used to facilitate the change from dependent to independent status. As the form is submitted by the student, the student will be directed to a financial aid counselor. The counselor will make sure the information on the form is clear and assist the student in clarifying any essential items. The decision to change the student from dependent to independent status will be made by the Financial Aid Appeals Committee.

Some reasons that a student may be changed from dependent to independent status may include:

- The student's parents are in a country that is not accessible to the student (A letter, envelope or other document from the parents' home country will be required.)
- The student has an adverse home situation.

## VII. Federal Work Study (FWS)

The OCC FAO is administering funds from the Federal Work Study Program. The following factors are considered:

- Institutional award policy
- Indication from the student of an interest in FWS
- Availability of funds

### Federal Work Study

General provisions for FWS student recipients:

- Students will receive no more than 19 hours per week of work-study for the regular academic year.
- Summer awards will be made for the summer preceding the academic year for returning students enrolled in summer session at least half-time (6 units).
- Students must be enrolled at least half time to receive funds.
- Students whose total FWS earnings reach \$199 over their need will not be permitted to continue employment on FWS funds.

The work study awards will be packaged as part of a student's financial aid award.

### Community Service

In accordance with the Higher Education Amendments of 1992, the following describes current on campus jobs that meet the community service definition. The following areas have FWS jobs that constitute at least 7% of OCC's FWS allocation:

#### Tutoring Services or Family Literacy Activities

Many individuals in the local community have not mastered the basic skills necessary for employment in higher education. The Tutorial Center provides tutoring to those seeking aid in the areas of reading, writing, math, and coping skills.

#### Career Planning / Counseling

The OCC Career Planning Center maintains Occupational Outlook Handbooks, Guides for Occupational Exploration, Vocational Biographies, and a computerized career planning system. Our center is opened to students and people of the community.

#### Re-entry Center

OCC welcomes re-entry students who wish to resume an interrupted education. The Re-entry Center encourages students to take advantage of counseling, testing, classes and programs to explore special interests, earn a certificate or work toward a degree. The center assists students of all ages to develop their skills, capabilities, and confidence. A single parent program, and specialized counseling are offered. With the exception of classes, all services and groups are open to the community.

### Recycling Center

The Recycling Center is opened to the public. Anyone wishing to drop off used newspapers, magazines, cans, bottles, etc..., is encouraged to do so.

### Financial Aid Office

The FAO offers assistance to students and the community regarding financial aid programs. Staff members and student assistants assist individuals seeking help in understanding the availability of student aid, in completing the forms, and in determining eligibility for various programs.

### Orientation

All students who are using FWS funds must complete an orientation process with the FWS Financial Aid Specialist, a new hire orientation, and submit all required paperwork to human resources prior to beginning their assignments.

The Financial Aid Specialist will complete all of the necessary personnel documents.

A Supervisor's Guide to FWS will be given to each FWS supervisor. Further information regarding this program may be found at:

[http://www.orangecoastcollege.edu/student\\_services/financial\\_aid/Federal+Work+Study+Program+%28FWS%29.htm](http://www.orangecoastcollege.edu/student_services/financial_aid/Federal+Work+Study+Program+%28FWS%29.htm)

## VIII. Refunds and Repayments

### General Refund Policy

Per regulation 668.22(b), the following is the policy established by Orange Coast College. It is important to note that OCC refunds fees as established by the State Chancellor's Office and California Education Code.

Payments made by the student or the student's parents toward institutional charges are not included in the refund policy. Institutional charges are used to calculate R2T4. The family contribution is considered "used" for educational expenses before financial aid is expended and therefore a refund must go to aid programs before being refunded to the students.

When a financial aid recipient withdraws during the semester and there is a refund due from fees, the refund must be returned to the financial aid program using the following formula and attribution policy. However, if the student owes any debts to the college, the refund is first applied toward the outstanding debt.

Attribution Policy:

SEOG

Pell Grant

AC Grant

Perkins Loan

FFEL loans

### Return of Title IV Funds

In accordance with Public Law 105-244 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. OCC uses the aggregate matching method for FSEOG, so only the federal portion of FSEOG will be included in the calculation.

Since OCC is not required to take attendance, a student's withdrawal date for the return of Title IV calculation will be:

\* the date the student provides notification, orally or in writing, to the Registration Office that he or she intends to withdraw, or

The FAO will return any funds due from the institution while simultaneously notifying the student of any funds he/she may owe or offer the student any unearned funds that were not disbursed. This process will occur within a thirty day period.

The percentage of Title IV aid earned will be calculated by counting the number of days from the beginning of the semester to the withdrawal date and dividing that number by the number of calendar days in the semester. Once that percentage is determined it will be multiplied against the total amount of Title IV aid that was disbursed and that which could have been disbursed.

To determine if a student was eligible to receive Title IV funds even though none were disbursed, the cash management rules of §668.164 (g) (2) will be applied. To be an eligible student, OCC must have:

- \* received either a valid SAR or ISIR having an official calculated EFC and the file is completed before the student withdraws;
- \* FWS funds are excluded.
- \* Institutional charges are enrollment fees, health fees, material fees; out of state fees

Once the amount of earned Title IV Aid is determined, the sum will be subtracted from the total of Title IV aid that was disbursed. If the student received more than the earned amount, the unearned portion will be returned by the college and by the student in accordance with the method prescribed in regulation. The institutional charges for the semester will be multiplied by the percentage of Title IV aid unearned and compared to the amount of Title IV aid to be returned. The college will return the smaller amount in the following priority:

1. Unsubsidized FFEL Stafford Loan
2. Subsidized FFEL Stafford Loan
3. Perkin's Loan
4. Pell Grant
5. AC Grant
6. FSEOG
7. FFEL Plus Loan

The amount the college returns will be subtracted from the total sum that must be returned and the balance will be due from the student. The student will be responsible to return unearned funds in the same priority listed above. However, students who have loans will return funds in accordance with the terms of the promissory note and grant funds to be returned will be multiplied by 50%.

The student will have 45 days from the date he or she receives notice from the college to repay the unearned Title IV aid in full. After 45 days, OCC will report the student and amount to the Department of Education.

Grant over payments will be reported to NSLDS marked with the appropriate flag corresponding to the action taken by the student. This reporting will take place within 45 days after the student fails to respond.

When the determination is made that the student did not receive all of the earned Title IV aid and the withdrawal date has been determined, the FAO will send the student a letter offering the undisbursed financial aid. The student will be instructed to respond to the letter within 14 calendar days indicating whether or not the student wants the funds. If the student requests that the earned Title IV aid be disbursed, a check will be ordered and mailed to the student within 90 days of the college's determination that the student withdrew.

### College Scholarship

This is determined by the Scholarship Office at OCC.

### Stafford Loans

Recipients will have their refund returned to the lending institution. A letter of explanation must be sent with the check and a copy of the letter must be sent to the student. If a student has only received the first disbursement of their Stafford Loan and withdraws during the spring semester, a refund may be given to the student since it is assumed that the first disbursement only paid for the first half of the year.

When dealing with aid other than Stafford Loans, the refund to a program cannot exceed the amount of aid received from that program. With Stafford Loans, the refund to the lending institution may exceed the loan amount for one semester as long as the refund doesn't exceed the disbursed loan amount for the year.

### Refunds when not Withdrawing

When a student withdraws units and a reduced fee results, the amount is based on adjusted units. If the student did not receive a BOGFW, the refund is returned to the student.

If the student paid out-of-state fees, the refund may usually be given to the student as long as the student is still enrolled at least half time and the total aid for the semester does not exceed need. A new need with the lower actual cost of fees must be computed. Any amount that exceeds need should be returned to the aid programs using the attribution policy above.

If the student were awarded a Pell Grant to cover out-of-state fees, and drops below six units, the monies would be refunded to the Pell Grant program first.

A student who withdraws for medical or other compelling reasons (i.e., Gulf War) will usually not be expected to repay any funds unless the student had no expectation of attending when refunds were received. If a student withdraws a second time for the same compelling reason, repayment will usually be expected. Students may appeal decisions to the Appeal Committee.

If a student withdraws for other than compelling reasons and has received any amount of aid for that semester, the full units originally expected for that semester for academic progress are still expected. Students must resume a pattern of academic progress before future aid can be awarded. The student may appeal any judgment decision to deny aid to the Appeal Committee.

### Pro-rated Refunds

The prorated refunds requirements apply to all institutions participating in Title IV programs. The requirements apply only to financial aid recipients enrolled for the first time and who completely withdraw from all of their classes during the first 60 percent of the enrollment period. Students who have not "received" Title IV funds would not be subject to this requirement.

The refund does not go to the student, but is repaid by the institution to the Title IV programs.

If the State of California paid the student's enrollment fee (BOGW), the student is new to OCC, completely withdraws before 60% of the semester has past, and has received funds from a Title IV program, OCC will refund money to one of the Title IV programs.

According to California Educational Code, students who withdraw during the first two weeks of the semesters or 10% of the class are entitled to a 100% refund of tuition and enrollment fees paid. Since federal regulations dictate that the student receive the largest refund available, these students will receive the 100% refund.

Repayments are returned to the appropriate Title IV programs in the following priority:

- Federal Perkins Loan
- Federal Supplemental Educational Opportunity Grants
- Federal Pell Grants
- Federal AC Grants
- Cal Grants

Repayments will be made to the appropriate program within 30 days of receipt of the payment from the student.

A student who owes a repayment to any Title IV program is ineligible for further Title IV assistance until the full repayment has been made.

## IX. Student Budgets

Each year the California Community College Chancellor's Office and the California Student Aid Commission publish documents describing ranges for the various elements of a student's budget. These are excellent aids, but it remains the responsibility of the FAO to create student budgets appropriate to the population on campus.

### Data Elements for Budgets

Tuition and Fees	Se	<u>_____mester</u>	<u>Su_____mmer</u>
Average Units			
	Resident	14	7
	Non-Resident	14	7
Enrollment Fee (per unit)			
	Resident	See current class schedule	
	Non-Resident	See current class schedule	
Health Fee			
	Resident	See current class schedule	
	Non-Resident	See current class schedule	
Non-Resident Tuition			
	Amount per unit	See current class schedule	

Budget elements – 9 month – please see our web site at [www.orangecoastcollege.edu](http://www.orangecoastcollege.edu) for the current budget amounts below.

Books and Supplies  
 Food and Housing  
 Transportation  
 Personal/Miscellaneous  
 Computer Allowance

### Other Possible Budget Items

Child Care Expenses Actual Costs Added to the Standard Budget on a Case by Case Basis

Costs for room and board, books and supplies, transportation, and personal needs are taken straight from the California Community College Chancellor's Office Nine-Month Student Expense Budget for 2007-2008.

To calculate the average resident or non-resident tuition, the 14 unit per semester average is multiplied by the per unit resident or non-resident fee and then doubled for a full 19-month budget.

The 11-month budget takes the amounts from the 9-month room and board, transportation and personal categories, divides each by 9 months and then multiplies the result by 11 months. Both per unit enrollment fees and non-resident tuition are calculated for the summer on a seven-unit average (1/2 of the regular semester average). This amount is then added to the 9-month budget. In addition, the enrollment fee also includes an additional \$8 summer health fee. To arrive at the 11-month books and supplies budget, the 9-month book and supply budget is divided by two for the one semester budget and the result is divided by two for a half time amount, since the summer average is 1/2 of units for either semester. That amount is then added to the 9 month book and supply budget.

A computer allowance was added to the 9-month budget this year as permissible by federal regulations. The cost for a new PC or Mac, with printer, modem, software, etc. can be as low as \$1,500 and may easily run up to \$2250. The budget allowance amount is \$900 per year.

OCC's Student Budget is located at <http://www.orangecoastcollege.edu> - financial aid.

## **X. Check Disbursement**

All financial aid checks will be mailed to eligible students. Checks are mailed to the address on file in the FAO on the day the check is created.

The OCC Bursars Office is responsible for mailing the checks. The FAO Account Clerk generates a disbursement report. This report verifies the number of units the student is enrolled in and prints the appropriate amount. Checks are run on a weekly basis beginning the week before school for FSEOG and the third week of the term for all other funds. FFEL checks are disbursed thirty days into the term by NDN to the Bursars Office.

All checks and registers are distributed from the District Financial Aid Office by OCC Security. OCC Security distributes the checks and registers to the appropriate offices at OCC.

Registers – FAO  
Checks – Bursars Office

### Returned Checks

All checks that are returned in the mail will be retained by the Bursar's Office. To receive a check returned in the mail, the student must correct his or her address in the Financial Aid Office. The student's check will be resent or the student may pick up the check in the Bursars Office.

### Student Holds

If the FAO has a hold on a student, the register will indicate the hold and a copy sent to the Bursar's Office. The student will be sent a letter indicating that his/her check is on hold until all obligations with OCC have been cleared.

### Check Cancellations

If the FAO staff wishes to cancel a particular check, the Bursars Office is notified. The District FAO then cancels the checks on the computer system and keeps canceled checks in the books. An adjustment is made on Powerfaids regarding the payment. A letter is mailed to the student regarding the cancellation.

If a student reports that his or her financial aid check never arrived in the mail or has been lost, the student completes the request for a stop payment and/or replacement check request. The request is sent to the District FAO who will issue a manual check. The manual check will be sent via Security to the campus Bursar's Office.

## **XI. Federal Pell Grant Program**

### Disbursement with a Valid EFC/Recalculation

- OCC has one disbursement per semester. This has been changed beginning with Spring 07. Multiple disbursements for Pell are: 25% 10 days prior to class; 25% second week of school; remainder third week of school.
- Disbursements will only be made on the basis of an official EFC received from the Central Processor.
- Estimated EFC's may not be used as the basis for a first disbursement.
- The aid administrator will not recalculate an official family contribution once errors in the application data are resolved for the purpose of making a first disbursement.
- Based on special circumstances defined by the FAA, disbursements will be made with an official EFC from the Central Processor.

### Teaching / BA Question:

Powerfaids technical support that the system awards Pell grant where the fields Degree/Cert = "Teaching Program" and Graduate Program = 'No'.

Please apply the following update procedures when reviewing files:

- Students who are in this case will be reviewed and packaged manually.
- You need to verify these fields.
- If these fields are true, cancel Pell.

### Method of Disbursement

- The portion of a Federal Pell Grant payment credited to an out-of-state student's registration account may not exceed the amount the student is required to pay for tuition and fees.
- Portions of Federal Pell Grant payments that exceed the amount credited to an out-of-state student's account for tuition and fees will be refunded by Records to the student by check. All Federal Pell Grant payments (except out-of-state students) at OCC are paid directly to the student as there is no tuition charged and enrollment fees and the health fees are taken care of through the Board Of Governors Fee Waiver – BOGW. Exception – out-of-state students who are Pell eligible may have their Pell Grant applied to their tuition and fees. This must be a signed agreement between the student and the FAO.
- Students will be informed of the amount of their awards and how those amounts will be paid by the following means: OCC FAO award letter.

## **XII. Chafee Grant**

OCC receives the request for Chafee Grant.

Yen and Vincent will complete the appropriate paperwork .

Requirements for the grant: (for further information see GOM 2004-4; CSAC)

- Student must be enrolled at least part time.
- Needs analysis is completed on a 9 month budget – this can be done on the paper forms or on webgrants. If there is no information on PowerFaids; use the calculator on FAA – expected family contribution estimator.
- Title IV student eligibility requirements are not necessary for this grant.

If student doesn't have an isir or ssn – create a dummy record on PowerFaids using the student's OCC id number. Complete the needs analysis form and return to CSAC. Indicate a "Y" on field descriptor "Chafee" on local data screen to indicate that you have completed the Chafee needs analysis and sent to CSAC.

If there is no identifiable information regarding the student either on PowerFaids or DSK, return all forms and request to CSAC indicating that we are not able to complete the requested information.

Enrollment certification is based upon the date of CSAC's need analysis certification.

OCC receives Chafee check.

- Kathie and Melissa will receive the check.
- On PowerFaids go to the Packaging screen; add award based on the check amount.
- Comments – enter date check is mailed to student.
- If the check amount is over the cost of attendance, return check to CSAC with roster – certified, return receipt requested. Do not write VOID on the check. Complete the payment certification form.
- Print revised award letter.
- Complete the CSAC roster; copy the award letter, check and roster and place in student file.
- Mail check with award letter to student – certified, return receipt requested.
- Call the student and have student complete the School Payment Roster.
- Mail roster and school certification to CSAC.

### **XIII. Miscellaneous Policies**

#### Consortium Agreements

Consortium Agreements entered into between Orange Coast College and any other eligible school will apply to all student financial assistance programs as long as OCC is the primary school or the “home” institution. As long as the coursework taken at the secondary school counts toward a degree or certificate at OCC, the consortium agreement will be approved. A consortium agreement was made between the three college campuses in the Coast Community College District. This means that a student taking at least 6 units at his/her home campus may take the balance of the units at one of the other two schools, i.e., Golden West College or Coastline Community College without filling out a consortium agreement.

The OCC Consortium Agreement Form is used to grant the consortium agreement. If a student is concurrently enrolled at OCC and another eligible institution not within the Coast Community College District, and wishes to receive his or her financial aid from OCC, OCC will be the primary school on the consortium agreement.

1. Student requests to receive credit for coursework at OCC and another eligible institution. The student completes their information and turns the form into the secondary school. After they have signed off on the agreement to show the student is not receiving aid from their institution and the courses are reviewed and approved by an OCC counselor, the form is placed in the student's file. The consortium agreement must be filed during the term or semester that the student wishes to be paid – not after with the educational plan attached.
2. Upon completion of the coursework at the secondary school, it is the student's responsibility to submit a copy of their grade report or official transcript showing the grade received. After checking the units completed at the primary school and the secondary school, check will be ordered to make up the difference. (i.e., if units total 12 and student paid for ¾ time, a check will be ordered for the difference.)
3. Consortium agreements when OCC is the secondary school. If OCC is the secondary school, a consortium agreement will be completed by the student and reviewed by the Director or designee prior to signing off as the secondary school. A HOLD status will be placed on the student's file in Powerfaids as payment will not be made to the student except for the BOGFW.

OCC will not be the home institution for consortium agreements for the summer session or study abroad programs.

Resolving Comments on the Student Aid Report

The Orange Coast College Financial Aid Office uses the following criteria for resolution:

1. Immigration and Naturalization Services were unable to verify status as eligible non-citizens.  
We will photocopy the student's most current immigration document and complete the INS form G-845S. The completed form and the photocopy will be mailed to the INS.

The requirement to send form G-845S to BCIS is waived if secondary confirmation was received in the previous year and the documents sent to BCIS with the G845S have not expired. There must be no conflicting information.

2. Selective Service was unable to certify compliance with registration requirements. Self-certification is acceptable for female students and male students born before January 1, 1960.

Male students will be instructed to contact the Selective Service Agency for confirmation of registration or a letter from Selective Service describing the individual student's status. Any ambiguous or unfavorable responses will be forwarded to the FAA or designee who has the authority to determine if the student willfully avoided registration with Selective Service. If the FAA determines that the student willfully avoided registration with Selective Service, no Title IV aid will be awarded. No aid will be awarded until a response is received from Selective Service and/or a decision is made. Once this decision has been made it will carry forward to all academic years.

3. Records indicate that default exists.  
Student will be instructed to contact the agency listed on the SAR to resolve the default. It will be the responsibility of the student to secure documentation proving resolution of the default and to provide a copy of the documentation to the FAO. Acceptable documentation may include a letter from the current or last holder of the loan, a promissory note marked "paid in full", or any written material clearly indicating the borrower has made at least six consecutive monthly payments on the loan. No Title IV aid will be awarded to the student until the default issue is resolved. \*(See OCC Standards of Progress for more information on students with defaulted loans.)

4. Name mismatch with NSLDS indicates that the social security number listed on the SAR matches a record in the National Student Loan Data System, but the name does not match.

We will access NSLDS and review the data to determine how to resolve the mismatch. Only the provider of the data to NSLDS can change the data, therefore, OCC FAO will work through that entity.

5. Social security number mismatch indicated will need resolution. No Title IV aid will be awarded until this situation is resolved.

No match on SSN – the social security number reported on the SAR is not a valid number. If the student is correcting the number, no further resolution is needed. If the student insists that the number is accurate, he or she must get written documentation from the Social Security Administration verifying the number. The student must complete a new FAFSA with his/her correct social security number.

SSN and name match, no DOB match – The birthdate reported on the SAR does not match the Social Security Administration's records. The student will need to provide an explanation; note the explanation on the SAR or in the student file documentation. A correction will be made to the student's ISIR.

SSN match; no name match – The name reported on the SAR does not match the Social Security Administration's records. The student must provide an explanation; document this explanation on the SAR and in the student file. If name mis-match is due to a nickname being used (i.e., Bob instead of Robert) no further action is required. If name mis-match is due to marital status or citizenship status the student must complete the name change with the Social Security Administration and provide the FAO with documentation of the name change.

The student will have until the last day of the semester for which aid is requested to resolve the issue prompting the comment on the SAR.

#### Income Reduction Policy

The student submits the SAR resulting from the submission of the FAFSA or the ISIR is drawn down.

The student indicates that an income reduction has been experienced and completes the OCC Special Condition Form. The student will provide any supporting documentation that is available related to the income reduction; i.e., pay stubs or unemployment documentation. Supporting documents must include a written explanation by the student or parent outlining the sequence of events, with dates and the reason for the income reduction.

The SAR, the Income Reduction Form, supporting documentation, and the student's file are forwarded to the appropriate specialist.

The specialist will review the information.

- If the income reduction is approved, the specialist will enter the information into Powerfaids. A new need analysis is performed in the system. A correction is then completed and transmitted.
- If the income reduction is not appropriate, the specialist will notify the student in writing of the decision or if additional information is required.

An explanation of the use of professional judgment to reduce income must be written by the specialist in the student's file and in the communication log of Powerfaids. The explanation will include the specific changes that were made and the rationale for making those changes.

### Satisfactory Academic Progress Requirements

Students receiving financial aid are required to make satisfactory academic progress toward their educational goal or lose eligibility for financial aid – excluding the Board of Governor's Fee Waiver. Requirements include components based upon: unit completion, enrollment status, maximum time frame, and cumulative grade point average.

*Site: (HEA sec. 484(c), 34 CFR 668.16(e), 34 CFR 668.32(f), 34 CFR 668.34)  
Federal Student Aid Handbook, Vol 1, Student Eligibility*

### SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Satisfactory Academic Progress standards apply to all federal and state financial assistance applicants. During the 2005 – 2006 academic year, continuing students must meet the published 2004 - 2005 Satisfactory Academic Progress Policy to maintain eligibility for financial assistance.

Beginning with the 2005 – 2006 academic year, all financial assistance recipients must meet the SAP Policy detailed below in order to be eligible to receive financial assistance. Failure to maintain these standards will result in the loss of financial assistance.

The Financial Aid Office reviews academic progress at the end of each academic year. All students receiving federal and state financial assistance (except the Board of Governors Fee Waiver) must comply with the following SAP standards:

#### **General Requirements**

Students receiving financial assistance must be enrolled in an eligible program. An eligible program is defined as:

4. Certificate, OR
5. An Associate Degree (AA), OR
6. A two-year academic transfer program that is acceptable for full credit toward a Baccalaureate Degree.

#### **Satisfactory Academic Progress Standards**

A. Maintenance of a 2.0 cumulative GPA.

B. Fewer than ninety (90) attempted units for students who indicated AA Degree or Transfer as their educational goal.

5. ESL and Basic Skills/Remedial classes are excluded from the ninety (90) unit limit when determining units attempted.
6. Students who have already earned an AA Degree or higher degree will need to follow the appeal procedure.
7. In Progress (IP), grades count as attempted units in the maximum time frame only. It does not affect the cumulative grade point average in the qualitative measure nor is it included as completed units in the quantitative measure. Students will only be paid for an (IP) grade once.
8. CR/NCR (Credit, No Credit) grades count as attempted units in the maximum time frame. The grades do not affect the cumulative grade point average in the qualitative measure but are included as completed units in the quantitative measure.

C. Completion of 75% cumulative units attempted.

2. Entries recorded in the student's academic record as Incomplete (I), Withdrawal (W) are considered non-grades and must be 25% or less than the cumulative units attempted.

#### **Application of Standards**

Satisfactory Academic Progress for financial assistance students will be determined at the conclusion of the Spring semester.

Students who are disqualified from receiving financial assistance will be notified by mail and receive the procedure for appeal.

A change of two (2) educational goals or major course of study will be allowed during the course of enrollment at Orange Coast College.

#### Disqualification

2. Students will be disqualified if they have one or more of the following academic deficiencies at the end of the Spring semester:
  - d. Total units attempted (excluding ESL and Basic Skill/Remedial classes) are equal to or greater than ninety (90);
  - e. Cumulative GPA is less than 2.0;
  - f. Cumulative Non-Grades (I, W) are more than 25%.

#### **Maximum Time Length**

A. Students attending for the purpose of obtaining an Associate of Arts Degree (AA), or completion of requirements for transfer to a four year college, are allowed 90 attempted units in which to complete their educational goal.

4. Attending full-time (24 units or more), a student is expected to complete his/her objective in three years.
5. Attending part-time (less than 12 units), a student is expected to complete his/her objective in six years.
6. Exceptions will be made only when the requirements of a student's educational goal cause the student to exceed the maximum time limit.

B. Short Length Certificate Programs.

3. Some Certificate objectives at Orange Coast College may be completed in less time than that required for the Associate of Arts, and transfer objectives.
4. The following table shows the normal completion time and maximum time for Certificate Programs of varying lengths:

<b>Units required for the Certificate Program</b>	<b>Normal Length</b>	<b>Maximum Length</b>
24 or less	2 semesters	3 semesters
25 to 36	3 semesters	5 semesters
37 or more	4 semesters	6 semesters

C. To be eligible for financial assistance, a program must be at least six (6) months in length with a minimum of sixteen (16) units. Students enrolled in a Certificate Program may continue to qualify for financial assistance up to ninety (90) attempted units, six (6) full-time semesters, or the equivalent, if they are planning to obtain an Associate Degree (AA), or transfer to a four-year school in addition to obtaining the Certificate.

#### **Transfer Students (effective for 2007-2008)**

Procedures are as follows for DSK; Banner procedures will be forthcoming:

### **DSK**

#### **Go to the SD2 screen**

- Check for previous college

#### **Go to the MMO screen – (even if there is no previous college noted, you still need to check the MMO screen)**

If there is a transcript on file:

- Go to ATI (you will be getting permissions to access this area) Until you receive access to ATI, place the file on hold; hold onto the OCC transcript so you can review when you have access.
- Take the number of units and GPA; add to the OCC totals
- Notate on PF comments, school, number of units and GPA that you've included with OCC totals.
- EX: OCC – 18.0 units; GPA 3.2 / CSU-LB 12.0 units; GPA 2.0

If there is no transcript on file:

- Place the file on hold

- Go to document tracking and add: Previous college transcript requested from (college name here)
- Send document tracking letter to the student – email and/or paper letter
- No funds will be disbursed until the transcript has been received

**Go to the SD3 screen to check for GWC and CCC units.**

- Change the school code from OCC to CCC and GWC respectively.
- If there are units, add the units and GPA to the OCC units.  
Ex: CCC – 18.0 units; GPA 3.2
- If there are no units, indicate this on Powerfaids  
Ex: No units at CCC; No units at GWC  
EX: No units at CCC; GWC – 10.0 units; GPA 2.3

If a student disagrees with the totals, send the financial aid extension appeal form. These will go to the appeal committee.

**Summer Financial Aid**

- A. Summer terms are included in the evaluation of Satisfactory Academic Progress standards.

**Enrollment Status Requirement**

Prior to check disbursement, the Financial Aid Office will verify the number of units in which a student is enrolled. Each student will be paid based upon the unit verification. If the student is enrolled in 6 units at OCC, the student will also be paid for units at GWC and CCC.

Students who are identified as receiving loans only, must maintain a minimum of 6 units each semester.

Students enrolled in a self-paced math course will be paid once and must complete this course by the end of the second consecutive semester.

**Cumulative Grade Point Average**

Students are required to maintain a cumulative grade point average (GPA) of 2.0 or higher for all course work at OCC.

**Disqualification / Reinstatement of Financial Aid Awards**

Students who have not met the requirements of unit completion, enrollment status, cumulative grade point average, and/or maximum time frame will be disqualified from future financial aid.

Students may be reinstated for financial aid when the deficiencies have been cancelled.

**Appeal Process**

All students who have been disqualified from financial aid may appeal the disqualification. The approval/denial of the appeal is based upon individual circumstances.

Appeal forms are available in the Financial Aid Office. All appeal forms must be complete or the appeal will not be reviewed until the forms have been completed.

The Appeal Committee will review all student appeals individually and render a decision that is final for the current academic year and/or future academic years.

### Probation

After the appeal process is complete, it is possible that a student will be placed on financial aid probation for one semester or for a full academic year. While on probation, a student will continue to receive financial aid. If a student meets the requirements of the probationary period, financial aid will be awarded in the normal manner the following semester and/or academic year. If a student fails to meet the requirements of the probationary period, the student will be disqualified from financial aid.

### NSLDS Mid-Year Transfer Monitoring by Batch Transfer Inform file:

This is completed for Spring semester. Exact procedures are located on the M drive.

### Summer Pell / Academic Progress

At OCC, summer session is considered a trailer for financial aid purposes and enrollment status remains the same as Fall and Spring; i.e., full time enrollment is 12 units or more.

Basic guidelines for Summer Pell:

- A student will be awarded summer pell based upon remaining eligibility for the year.
- Students will be awarded summer pell mid-July or when satisfactory academic progress and enrollment status has been verified. Disbursements will be completed by the third week of the session
- Students will not be awarded summer pell if satisfactory academic progress for Fall and Spring have not been met.

### 1098T Information

The following information is provided as a guideline for those students who are requesting information regarding a 1098T that they may have received from the college. This information is also available on the web site and on the OCC portal.

### **1098T Information**

The information listed below is offered as a guide for students and not intended to provide professional tax advice. If you have questions or need further assistance you might wish to contact your tax advisor or the Internal Revenue Service (IRS) – <http://www.irs.gov>.

### **What is a 1098T?**

The 1098T form is for your use when preparing your taxes for a calendar year.

The 1098T form will be mailed by January 31 for the prior year. Example: January 31, 2006 will have information for 2005.

### ***Frequently asked Questions by Orange Coast College Students:***

1. Is this form a bill?
  - No, it is not a bill nor a request for payment.

2. Is this form a source of income that I must include on my tax forms?
  - No, this form is a statement of the amount of enrollment fees, material fees, and health fees you paid to the college in the prior calendar year.
  
3. How is the amount determined?
  - It will include the amount paid for enrollment fees, material fees, and health fees.
  
  - It includes payments made during the prior calendar year, without regard to the semester the payment applies to. For example, if a payment was processed by the District in December 2005 for the Spring semester beginning January 2006, the payment would be included on the 1098-T for calendar year 2005.
  
4. Who do I contact if I think the information is incorrect?
  - It is important to remember that the amount on this form consists of payments processed by the District in calendar year.
  
  - If you have a question regarding box #4 “Scholarships or grants” please contact the Scholarship Office at (714) 432-0202 extension 26445 or the Financial Aid Office at (714) 432-5508.
  
5. Who do I contact if I did not get my 1098-T?
  - Please contact 714-432-5772 for information on requesting a duplicate copy of the 1098T form.

**If you have additional questions or concerns please consult your tax advisor or contact the Internal Revenue Service Center or the Internal Revenue web site at <http://www.irs.gov>.**

**Procedures for students who have been over awarded:**

- If a student has been over awarded, the financial aid specialist or financial aid specialist, senior will notify the student of the over award via the letters in Powerfaids. These letters have been updated in Powerfaids for 2007-2008 and 2006-2007. Regardless of how you are notified (by personnel within the department or by a report), the person who awarded the student will send out the over award notification letter. If this was completed by the automated batch process, it will default to the person responsible by alpha group.
- Once you have identified the student, amount and program, send an email to the accounting technician regarding the student’s over award. Include the following information: student name, last four of the ssn, dollar amount of the over award, and program over awarded.
  - Subject line of email: Over award notification
  - Body of email example: Student Name, XXXX, Pell, \$200
- Notate on Powerfaids, indicate in the comments the over award – program and dollar amount and letter sent date.

Example: Student over awarded for Pell, \$200. Over award letter sent to student; accounting technician notified via email.

### **Disbursements – all programs**

Financial aid technicians and counter staff do not have information regarding disbursements. Financial aid technicians and counter staff will refer the student to the appropriate financial aid specialist or financial aid specialist, senior. In the event that the financial aid specialist or financial aid specialist, senior is not able to determine the issue, refer the student to –

- Accounting Technician for Pell and SEOG disbursements
- Jenny Vu for Loan disbursements
- Vincent Ngo for FWS and CalGrant
- Rina Padilla for AC Grant and Chafee Grant

If the above personnel are not in the office, refer the student to Melissa or Kathie.

### **Late Applications (Applications received after Fall semester concludes.)**

- Verify the enrollment status of the student for Spring as well as any enrollment activity in Fall.
- Award the student based upon eligibility criteria and enrollment activity for Fall and Spring.
- Verify that the POE is correct; adjust as needed. Reminder – CalGrant is the exception.

There will be two student financial aid check deliveries per week for OCC –

- Tuesday at 10:00 - - all returned checks and manual checks requested
- Wednesday at 10:00 - - normal check run

### **Check Distribution from District Financial Aid to OCC Bursars Office**

District Financial Aid Office

- District Financial Aid Office will place the checks into a locked courier bag. Contact OCC Security for a courier escort.
- OCC Campus Safety Officer will take the locked courier bag from the District Financial Aid Office and transport it to the OCC Bursars Office.

OCC Bursars Office

- The Bursars Office will remove the checks from the courier bag and place the locked courier bag into inter-District mail for delivery back to District Financial Aid.

Intake supporting documents procedures for online BOGFW

- Log on Powerfaids.
- Go to Communications- update the status to “Received” for the documents that you intake.
- Determine student’s eligibility.
- Go to Custom Data- update the BOGW-ELIG field to BOGW A, BOGW B, BOGW F, or Not Eligible.

Lockdown Procedures

When there is an unsafe situation that makes it dangerous to leave the building, follow the lock

down procedure.

Secure the Immediate Area:

- Lock or barricade doors.
- Turn off lights.
- Close blinds/block windows.
- Keep out of sight, and take adequate cover and protection.
- Put cell phones on vibrate.
- Watch and listen for further instructions via cell phone, email, classroom red emergency phone, or the OCC website.
- Stay put until you receive notice that conditions are safe (faculty and managers will direct).

If you are outside, get to a safe place and hide until notice is given that conditions are safe.

Prevention

Immediately report all threats (verbal and behavioral) to yourself or others to Campus Safety, Kate Mueller, Dean of Students or Rob Bachmann, Director Health Center.

Contacting Authorities:

- Dial Emergency 911
- 714 432-5555 or ext. 25555 Campus Public Safety emergency line
- 714 412-0582 cell phone to on-duty officer
- 714 412-2733 cell phone to on-duty officer
- 714 412-1911 cell phone to on-duty officer
- 714 320-5005 Pager to on-duty officer
- 714 432-5017 Public Safety office
- 714 914-3043 Kate Mueller, OCC Dean of Students
- 714 349-1689 Rob Bachmann, Director, OCC Health Center

Be aware that the 911 system will likely be overwhelmed. Program the OCC Public Safety administrative line 714 432-5017 into your cell phone for emergency use.

Funds Release Authorization Form:

The form is located at;

M:\FINANCIAL AID DOCS\2007-2008 Information\Supplemental Forms

The form is also located at;

The Financial Aid webpage under Financial Aid Forms 07-08

1. Receive the document from the student.
2. Make sure that the student has received an Awards Letter. (If the student has not yet been awarded, they need to wait until they have received their awards letter before submission of this form.)

3. On PowerFaid, go to Custom Data, Mark received on Pell – Authorized, save
4. On Comments; state that you have received the form, updated custom data and forwarded the form to Angela Dorman.
5. Inform the student that he/she needs to take their award letter down to Jim West at the Registration Office for further processing.
6. Put the Funds Release Authorization Form on Angela's desk.

### **Financial Aid Accounting Disbursements**

Every Friday (late afternoon) Kathie, Melissa, or I send a file to Sallie Mae. This file contains a list of students that will be receiving ACG, Cal B, Cal C, Pell, & SEOG funds.

It takes 48 hours for Sallie Mae to process the file that we send on Fridays.

So if we send a file on Friday, September 21<sup>st</sup> Sallie Mae will not have the file ready for mail out (creating checks/debit cards) until Tuesday, September 25<sup>th</sup>.

#### **To see if a student is on the list for the next Disbursement –**

- Go to Custom Data
- Look at DISB-DATE (If there is a date indicated then the student is on the next disbursement. (Friday))

(Please note: Sometimes a student will be pulled from the disbursement file due to errors in their PowerFaid file. So do not always assume that the student is receiving aid until you see that the fund has actually been sent to Sallie Mae (Friday's).

If a student comes in asking about their pending funds please follow the:

**To see if a student is on the list for the next Disbursement** steps.

For students that have had their Disbursement file sent to Sallie Mae:

Please give the student the 1-800-239-4211 Sallie Mae number. Tell the student to contact Sallie Mae on Tuesday to see if their funds have been received. At that point the student may ask the Sallie Mae representative how long it will take for the funds to be delivered to them.