

**Orange Coast College
Financial Aid Office****Policy Manual – 2009-2010
Revised February 2009**

This manual will be revised as necessary. A record of all revisions is to be kept on this page.

<u>Revision Date</u>	<u>Revision</u>	<u>Person Completing Revision</u>
9/8/09	Disbursement	Melissa Moser
1/6/2010	Enrollment/pg 57	Melissa Moser
3/24/2010	Loan update	Melissa Moser
04/28/2010	Summer Pell	Kathie Tran
5/4/2010	Campus Based Funds	Melissa Moser

Orange Coast College

Financial Aid Office

Policy Manual

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I. Introduction and Purpose

The Orange Coast College Financial Aid Office is located in Watson Hall, Fourth Floor.

Office hours are:

Monday – Thursday 8:00-6:30

Friday 8:00-2:00

Office hours for Summer sessions may vary and will be posted on the web site and on the office entrances.

Telephone number: (714) 432-5508

Fax number: (714) 432-5092

Email: occfinaid@occ.cccd.edu

Web site: <http://www.orangecoastcollege.edu>

This policy manual is for use relative to the policies of the Orange Coast College Student Financial Aid Office. It is intended to be a statement of appropriate policy based on the regulatory authority and sound administrative and accounting practices. This manual will be reviewed regularly and revised as appropriate to reflect changes in statute, regulations, or institutional practice. It is the responsibility of the Financial Aid Director to review this manual based on the aforementioned variables and revise the sections/subsections as needed. To ensure that student financial aid policies are consistent with other practices within Orange Coast College, the formulation and the necessary revision of policies will involve a process that includes input from individuals both internal and external to the student financial aid office. Procedures that reflect these policies are in a separate document labeled “Procedures”.

The mission of the Financial Aid Office is to insure that all financial aid resources are distributed in accordance to federal and state guidelines in a fair and equitable manner.

Student Learning Outcomes:

1. Students will utilize technological resources available to them.
2. Students will demonstrate knowledge and understanding of managing their personal finances.

Orange Coast College will be known as OCC, the Orange Coast College Student Financial Aid Office will be known as FAO and the Financial Aid Director will be indicated as FAA.

Organizational Reporting Structure 28 CFR 636.301-310; 28 CFR Part 35

Robert Dees, President

Jess Craig, Vice President, Student Services

Kristin L. Clark, Dean, Enrollment Services

Melissa M. Moser, Director Financial Aid

Kathie Tran, Student Financial Aid Supervisor

Student Financial Aid Specialist – Vincent Ngo, Jenny Vu, Rina Padilla (100% BFAP)

Student Financial Aid Technician – Danny Nguyen (25% BFAP), Yen Luong, NgocDiep
Nguyen, Kathy Suarez

Student Financial Aid Outreach Specialist – Nancy Ramirez (100% BFAP)

Student Financial Aid Assistant II – Joe Velasquez

Information Systems Technician, Senior – Ilona Viragh (50% Instructional)

Student Financial Aid Accounting/Budget Specialist – Angela Dorman (BFAP 100%)

Student Financial Aid Accounting Technician – Rosalind Campbell

Areas of Responsibilities – these are broad overviews of each position; for exact job descriptions please see the job descriptions at www.cccd.edu – human resources.

Melissa Moser, Director

- Organizational administrative and budget responsibilities for the department
- Title IV student financial aid programs administration
- California state student financial aid programs administration
- System integrity, access, security – software; hardware; procedures
- Banner Voyager Project District Team lead for Financial Aid

Kathie Tran, Student Financial Aid Supervisor

- Assistant to the Director
- Coordinates software upgrades – PowerFaid; Banner; XAP
- Staff scheduling, vacations
- Day-to-day operations of the office

Vacant, Secretary Junior - - *This position and budget were lost 2007-2008*

- Clerical support for the department and Director
- Forms inventory and update

Banner Special Projects Specialist (E-49) – Angela Dorman - - *this position was lost July 2008*

- Department of Education transmissions; state MIS transmission
- Assist with the accounting functions as necessary
- Student reception; appointment scheduling for students with supervisor and Director
- Assist students with unusual requests
- Audit Board of Governors Fee Waiver applications
- Forms, supplies update and forms control

Student Financial Aid Accounting/Budget Specialist (E-52) – Angela Dorman, and two hourly staff members.

- Accounting activities for all processes related to student financial aid disbursements
- Coordinates check runs; disbursements with BOS Sallie Mae and funding requirements with the District Office
- COD / MRR
- Collection of student financial aid overpayments
- Return to Title IV calculations

Student Financial Aid Assistant II (E-44) - Joe Velasquez

- Responsible for the intake and scanning of student financial aid documents and files
- Student reception; appointment scheduling for students with specialists
- Assist students with the application process – federal and state
- Assist students with the electronic application for the Board of Governors Fee Waiver applications; state program verifications
- Student academic progress

Student Financial Aid Technicians (E-48)- Yen Luong, Linda Tanner (sub), NgocDiep Nguyen, Kathy Suarez

- Responsible for the review and verification of student files including disqualification and probationary determinations
- Awarding and packaging of files; ISIR loads, corrections, NSLDS mid-year transfer
- Student assistance regarding the financial aid process; orientations

Student Financial Aid Outreach Specialist (E-48) – Nancy Ramirez

- Contact and coordination of all outreach events

Student Financial Aid Specialists (E-50) - Jenny Vu, Vincent Ngo, Rina Padilla, Katherine Marasigan

- Responsible for the review and verification of student files including disqualification and probationary determinations
- Awarding and packaging of files
- Student Financial Aid Appeal Committee
- Student assistance regarding the student financial aid process
- Professional judgment – student status; income reduction
- Orientations and outreach events

In addition the following persons have program responsibilities as indicated:

Vincent Ngo - FFELP and Perkins

Rina Padilla – Chafee Grant, AC Grant, Default Prevention; Outreach

December 2007 – AC Grant was given to all Specialists and Technicians to award
April 1, 2008 - CalGrant

Jenny Vu – Federal Perkins Loan Program; FFELP (Stafford Loan Program)

April 1, 2008 – Default Prevention, Chafee Grant

Kathy Suarez – Federal Work Study – out of class assignment

Katherine Marasigan – TEACH Grant – beginning 9/29/2009

The Coast Community College District Student Financial Aid Office is responsible for the maintenance of all bank accounts, check writing functions, Perkins Loan Program due diligence and accounting functions; FISAP and state reporting for all colleges within the District (Coastline Community College, Orange Coast College, and Golden West College).

The Orange Coast College Bursars Office is responsible for the distribution of all student financial aid FFELP checks, notification to the Financial Aid Office of returned financial aid checks, intake of all overpayment funds and deposits to the appropriate account. All other disbursements are handled by Sallie Mae. Beginning Fall 2008, all disbursements will be handled through BOS, Sallie Mae.

The Orange Coast College Personnel Office is responsible for the completion of all required payroll documents for the students who are working within the Federal Work Study Program. The Personnel Office coordinates the payment of these students through the District and Orange County payroll offices. The District Financial Aid Office validates the time card and the college insures that student's are working the appropriate hours.

Any checks that are received by the Financial Aid Office are immediately given to the Bursars Office for distribution; including Chafee grant checks from CSAC.

Personnel Policies Local 4794 Agreement July 1, 2006 – June 30, 2009

The personnel policies for Orange Coast College are consistent with the Coast Community College District and current negotiated agreements with the Coast Federation of Classified Employees Local 4794 and the Coast Federation of Educators, American Federation of Teachers Local 1911. All personnel policies are located on the District's public server or in hard copy at the District Personnel Office or the OCC Personnel Office. See section II of this manual for office specific guidelines.

Frequent Contact Information

All telephone numbers for the District are provided in electronic format at the following:

<http://www.cccd.edu/facultystaff/directories.aspx>

The search criteria can be by Last Name, First Name, Department, or extension. This list is updated regularly and is the most up-to-date information for all personnel within the District.

Orange Coast College Student Financial Aid Office Organizational Chart

Melissa M. Moser (G-24) – Director
Kathie Tran – (G-15) Student Financial Aid Supervisor

Rosalind Campbell
Student Financial Aid Accounting/Budget
Specialist (E-52)

Student Financial Aid Technicians (E-48)
Yen Luong
Ngoc Diep Nguyen
Kathy Suarez

Student Financial Aid Specialists (E-50)
Vincent Ngo
Rina Padilla
Jenny Vu
Katherine Marasigan

Student Financial Aid Outreach Specialist (E-48)
Nancy Ramirez

Student Financial Aid Assistant II (E-44)
Joe Velasquez

Student Financial Aid Accounting Position (E-44)
Virginia Regnier

The following positions are funded with state BFAP categorical funds:

Rina Padilla	100%
Nancy Ramirez	100%
Katherine Marasigan	50%
Angela Dorman	100%

Operative Financial Aid Principles and Historical Background

The Orange Coast College Student Financial Aid Office's operations are guided by the principle of getting the right money to the right students at the right time. This office supports the College's mission statement by providing funding for all students thereby giving all an equal opportunity to attend Orange Coast College and fulfill their educational goals.

1973 FAO located at the Cove
Richard Porter - Financial Aid Officer
Sharon Davis Shostrom - Assistant Financial Aid Officer
Linda Harvey - Secretary

1979 Marty Bell - Financial Aid Counselor
Tri Nguyen and Katherine Long Ponce – Financial Aid Technicians
FARES system implemented by Richard Porter and Marty Bell

1981 – 1982 Sharon Davis Shostrom, Financial Aid Officer
Pam McKernan - Acting Financial Aid Officer when S. Shostrom leaves
Dave Grant is VP of Student Services

- Sharon Donoff is Dean of Student Services
- 1983-87/8 Financial Aid and EOPS housed together - bottom floor of library large room
Fairview side used for student study hall
- 1985-1988 Marty Bell - Financial Aid Officer
Marianne Capelle - Specialist/CWS
Darryl Cox - Financial Aid Coordinator II/Perkins
Katherine Ponce - Specialist/Stafford Loan Program
- Nita Brewner/Kathie Tran - Account Clerk
- Marianne left for Rio Hondo College
Pam Yu, Technician became Financial Aid Specialist/CWS
Joe Velasquez – Financial Aid Technician
Ursula Hartunian - Secretary
- Sharon Donoff is VP of Student Services
Jeff Dimsdale is Dean of Students in charge of Financial Aid
- 1987/88 EOPS moves to Counseling and Admissions #114
- 1989 Micro-Faids and DSK introduced
Katherine Ponce - Financial Aid Officer
Darryl Cox, Pam Yu, Denise Driscoll – Financial Aid Specialists
Kathie Tran - Account Clerk
Joe Velasquez, John Tran – Financial Aid Technicians
Ursula Hartunian - Jr. Secretary
Danny Nguyen on board as a student assistant
- 1990 Marianne Capelle - Financial Aid Director
Sharon Donoff, VP of Student Services, oversees Financial Aid
Pam Yu – Financial Aid Specialist/College Work Study
Denise Driscoll – Financial Aid Specialist/Student Loan Program
Dianne Sonnenberg – Financial Aid Specialist/Student Loan Program
Renita Rachal (Verner) – Financial Aid Specialist/Student Loan Program
Verna Panzo – Financial Aid Specialist/Cal Grant Program
Kathie Tran - Account Clerk
John Tran – Financial Aid Technician/Perkins
Joe Velasquez, Yen Luong – Financial Aid Technician
Ursula Hartunian - Jr. Secretary
Kelly Lam and Danny Nguyen - student assistants
- 1996 Powerfaids introduced
- 1997 Financial Aid moved into the bottom floor of library
Modular furniture/carpeting
- 1997 Marianne Capelle leaves

Pat Griggs – Acting Financial Aid Director
Ilona Viragh – Information Systems Technician – 50% - hourly

1998-99 Steve Woodyard - Financial Aid Director
Ilona Viragh hired to provide dedicated computer support – 50%
Kathie Tran - Staff Assistant
Yen Luong - Financial Aid Specialist/CWS
Renita Rachal (Verner) – Financial Aid Specialist/Stafford Loan Program
Ursula Hartunian - Secretary
Joe Velasquez, Tina Vu, Andrew Wood, Nga Hong – Financial Aid Technicians
Jenny Vu, Danny Nguyen – Financial Aid Specialists
Kelly Lam – Account Clerk, Intermediate
Ilona Viragh – Information Systems Technician – 50%

Financial Aid Office moves to temporary quarters for building earthquake retrofit.

2001 Jan – April – Patricia Griggs, Acting Financial Aid Director
April – Melissa Moser, Financial Aid Director
Kathie Tran – Assistant Financial Aid Director
Renita Verner – Senior Financial Aid Specialist
Yen Luong, Danny Nguyen, Jenny Vu – Financial Aid Specialists
Tina Vu, Nga Hong, Joe Velasquez, Vincent Ngo – Financial Aid Technicians
Kelly Lam – Account Clerk, Intermediate
Ursula Hartunian – Secretary
Ilona Viragh – Information Systems Technician – 50%
August 2001 – Jess Craig, Vice President of Student Services

2002 Melissa Moser, Financial Aid Director
Kathie Tran – Assistant Financial Aid Director
Yen Luong, Danny Nguyen, Jenny Vu, Vincent Ngo – Financial Aid Specialists
Tina Vu, Nga Hong, Joe Velasquez, Diep Nguyen – Financial Aid Technicians
Kelly Lam – Account Clerk, Intermediate
Ursula Hartunian – Secretary
Ilona Viragh – Information Systems Technician – 50%

2003 Melissa Moser, Financial Aid Director
Kathie Tran – Assistant Financial Aid Director
Yen Luong, Danny Nguyen, Jenny Vu, Vincent Ngo – Financial Aid Specialists
Tina Vu, Nga Hong, Joe Velasquez, Diep Nguyen – Financial Aid Technicians
Kelly Lam – Account Clerk, Intermediate
Ilona Viragh – Information Systems Technician – 50%

2004 Melissa Moser, Financial Aid Director
Kathie Tran – Assistant Financial Aid Director

-
- Yen Luong, Danny Nguyen, Jenny Vu, Vincent Ngo, Rina Bustam ante –
 Financial Aid Specialists
 Tina Vu, Nga Hong, Joe Velasquez, Diep Nguyen – Financial Aid Technicians
 Ilona Viragh – Information Systems Technician – 50%
- 2005 Melissa Moser, Financial Aid Director
 Kathie Tran – Assistant Financial Aid Director
 Yen Luong, Danny Nguyen, Jenny Vu, Vincen t Ngo, Rina Bustam ante Padilla–
 Financial Aid Specialists
 Estella Vanderford, Joe Velasquez, Diep Nguyen – Financial Aid Technicians
 Tina Vu – Accounting Technician
 Ilona Viragh – Information Systems Technician – 50%
 Office was relocated to Building D – Merrimac parking lot
- 2006 Melissa Moser, Financial Aid Director
 Kathie Tran – Supervisor, Financial Aid
 Yen Luong, Danny Nguyen, Jenny Vu, Vincen t Ngo, Rina Bustam ante Padilla–
 Financial Aid Specialists
 Estella Vanderford, Joe Velasquez, Diep Nguyen – Financial Aid Technicians
 Tina Vu – Accounting Technician
 Ilona Viragh – Information Systems Technician – 50%
 Angela Dorman – Banner Special Projects Specialist
 Two vacant positions – one financial aid technician and one junior secretary
 Office was relocated to Watson Hall, fourth floor
- 2007 Melissa Moser, Financial Aid Director
 Kathie Tran – Supervisor, Financial Aid
 Jenny Vu, Vincent Ngo, Rina Padilla– Financial Aid Specialist
 Danny Nguyen, NgocDiep Nguyen, Yen Luong - Financial Aid Technician
 Joe Velasquez – Financial Aid Assistant II
 Tina Vu – Accounting/Budget Specialist
 Ilona Viragh – Information Systems Technician – 50%
 Angela Dorman – Banner Special Projects Specialist
 Two vacant positions – two financial aid assistants II
 Secretary Junior position was removed by Jess Craig, VP Student Services
 Positions were realigned and job descriptions re-written – effect July 1, 2007
- 2008 Melissa Moser, Student Financial Aid Director
 Kathie Tran – Student Financial Aid Supervisor
 Jenny Vu, Vincent Ngo, Rina Padilla, Kath erine Marasigan – Student F inancial
 Aid Specialists
 NgocDiep Nguyen, Yen Luong, Kathy Suarez – Student Financial Aid
 Technicians
 Joe Velasquez – Student Financial Aid Assistant II
 Angela Dorman – Student Financial Aid Accounting/Budget Specialist
 Ilona Viragh – Information Systems Technician – 50%
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Vacant – Student Financial Aid Assistant II

2009 Melissa Moser, Student Financial Aid Director
 Kathie Tran – Student Financial Aid Supervisor
 Jenny Vu, Vincent Ngo, Rina Padilla, Katherine Marasigan – Student Financial Aid Specialists
 NgocDiep Nguyen, Yen Luong, Kathy Suarez – Student Financial Aid Technicians
 Joe Velasquez – Student Financial Aid Assistant II
 Angela Dorman – Student Financial Aid Accounting/Budget Specialist
 Ilona Viragh – Information Systems Technician – 50%

Policies & Procedures Development Responsibilities

The policies development process at Orange Coast College is the responsibility of the Student Financial Aid Director. The Financial Aid Director will utilize all publications from the Department of Education, the State of California, NASFAA, WASFAA, CASFAA, CCCSFAAA and the College to guide implementation and development of policies and procedures.

The implementation of policies is a shared process that includes all members of the Financial Aid Office. The Director is responsible for insuring the implementation of all policies and procedures that affected by policy changes.

The Student Financial Aid Appeal Committee and the District auditors provide input and recommendations are implemented as needed. The Student Financial Aid Appeal Committee is composed of 3 Student Financial Aid Specialists, and the Student Financial Aid Office Supervisor. Appeals regarding the decisions of the committee are forwarded to the Student Financial Aid Director.

Responsible Personnel

The Student Financial Aid Director is responsible for the notification of all changes in policies and procedures to all staff and college offices that are affected. These notifications will be made by email or written memorandum as required.

Documents 34 CFR 668.16(o) GEN-97-11

The Student Financial Aid Office maintains all prior documentation in hard copy or electronic format located in the office. All staff members have access to this information. The FAA is responsible for keeping the information up-to-date.

The Common Manual, SFA Manuals, CSAC guidance manuals, and this Policy Manual have been placed into electronic format on a shared drive with common access. This information is also available on the OCC portal for staff access and on the OCC web site for student access.

Methods

Electronic methods that are used to monitor statutory and regulatory changes that affect policies are: Information for Student Financial Aid Professionals (IFAP) web site subscription

service; NASFAA's list serve; CSAC's list serve; California State Chancellor's Office list serve; state and regional list serves.

Publications used to monitor statutory and regulatory changes that may affect policies are:

Federal Registers – both Notices of Proposed Rulemaking (NPRMs) and Final Rules

The Audit Guide or appropriate OMB circulars

Student Financial Aid Handbooks

The Blue Book

Compilations of federal regulations

Dear Colleague/Partner Letters

Policy Bulletins

Regulations and other publications applying to the years for which financial aid records must be retained

The Common Manual published by the National Council for Higher Education Loan Programs (NCHELP)

Newsletters from professional associations – NASFAA, CASFAA, CCCSFAA

Orange Coast College Catalog

Coast Community College District Board Policies and Procedures

Institutional & Divisional Structure 34 CFR 668.16(b)(4)

In compliance with the regulations that require written procedures or written information regarding the responsibilities of various offices with respect to the awarding and disbursement of student financial aid the following procedures are in place:

- Files are awarded by Student Financial Aid Specialists and Technicians.
- The Student Financial Aid Accounting/Budget Specialist validates the award and authorizes the disbursement.
- Disbursements are sent to BOS, Sallie Mae for processing; FFELP checks are cut and sent via OpenNet by each lender to the Bursars Office for mailing to the students. Beginning Fall 2008, loan checks will be sent to BOS, Sallie Mae for processing.

At no time will one office or person complete all of the functions of awarding, verification, and disbursement run. BOS, Sallie Mae will distribute funds to the students; the Bursars Office will mail loan checks until the transference to BOS, Sallie Mae; and the Student Financial Aid Office will request and verify funds; award student files as required. 34 CFR 668.16(c)(2)

Student Financial Aid Calendar

Fiscal year for student financial aid – July 1 to June 30

FISAP and State MIS Reporting – October 1

BFAP reporting – October

FAFSA electronic filing for students is ready on January 2

Priority deadline filing for student financial aid and Cal Grant – March 2

Appeal Committee meetings – weekly as determined by the committee

The student financial aid processing period, which is a 21-month period, begins in January and extends through September following the close of the award year.

August 1- USDE distributes the Fiscal Operations Report and Application to Participate (FISAP) to schools

By October 1 schools submit the completed FISAP to USED

By November 15 USDE sends the edited FISAP data to schools

By December 1 USDE sends appeal procedures to campus-based awards (allocations) to schools

By December 15 schools return the FISAP edit report to USDE with any changes

By February 1 USDE sends tentative campus-based award (allocation) levels to schools

By February 15 schools submit to USDE any appeals of campus-based awards (allocations)

By March 1 USDE completes the appeal process for campus-based awards (allocations)

By April 1 USDE sends final campus-based award notifications to schools

By September 1 Schools notify USDE of any unexpected campus-based funds available for reallocation to other schools

By September 30 USDE completes reallocation of campus-based funds to schools that request additional funds.

Staff Meetings

Staff meetings are held as needed. The meetings may also be training sessions. Information is transmitted to staff members via email or hard copy instructions. All policies and procedures are on the M drive and the portal for staff use.

Accommodations for Disabilities 28 CFR Part 36

OCC provides access for all students regardless of disabilities. A complete ADA description is located in the President's Office. The Student Financial Aid Office complies with the special needs of students with disabilities and ADA requirements as required.

Student Rights and Responsibilities

Refer to the General Information section of the OCC Catalog for specific information on:

- Student Responsibility
- Family Educational Right To Privacy
- Student Right-to-Know and Campus Security Act
- Drug Free College Statement
- Stands of Student Conduct
- Taken from the Orange Coast College online catalog 2007-2008

Other policies and procedures published by the OCC FAO include:

OCC Student Financial Aid Programs Return of Title IV Funds Policy

OCC Student Financial Aid Programs Consortium Agreements

OCC Student Financial Aid Programs Packaging Guidelines for the appropriate year

OCC Student Financial Aid Programs Verification Policy for the appropriate year

OCC Student Financial Aid Disqualification and Appeal Process

OCC Student Financial Aid Satisfactory Academic Progress

The Student 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 student financial aid, not to a specific student. If a student chooses to have information released, he/she will complete the Release of Information Form which can be found on the Student Financial Aid web site. This form can not be faxed into the office, it must be hand carried to the office by the student and is valid for one year or until the student rescinds the authority.

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. Notes are also kept on a secure SQL server for the online applications.

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 student 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 financial aid 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 student financial aid server is located in another building but on campus and no other information is stored on this server.

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. Office Policies

Student Services Employee Expectations

At Orange Coast College, our goal is to provide outstanding customer service to students, faculty, and the public. Please read the following procedures and guidelines that were established to ensure that our customer service is exemplary.

- ✚ Arrive on time. We have scheduled you to be here because we need your help and we will be expecting you at your scheduled time.
- ✚ Notify your supervisor in advance (at least a week in advance if possible) if you are unable to work the hours we have scheduled you. Again, we really count on you and this will help us plan ahead so that we can better serve students. If you are sick, please stay home and get better but call us as soon as you know that you are not coming in.
- ✚ Be courteous and helpful. Good customer service is VERY important! Remember that the person asking you a question does not know the answer even though you may have given that answer many times already today! Put yourself in the other person's place when answering questions and think how you would want someone to respond to you if you were asking the same.
- ✚ Stay calm. When we lose our cool, we become ineffective. If someone gets angry remember that they probably aren't angry at you but instead they are angry about a situation. If someone becomes too difficult to handle call a lead staff member or a supervisor.
- ✚ Please do not come in to visit with your fellow co-workers while they are working since it may distract them from doing their job.
- ✚ It is important that we maintain accurate records for your work hours. Therefore, complete your time card on a daily basis. Please also remember to sign and turn your time card in to a lead staff person by the 9th of each month. It is your responsibility to turn in your timecard so we can pay you. Please plan ahead and turn it in the last day you work by the 9th of each month.
- ✚ Since our mission is to provide students with the best customer service, EATING, ACCESSING the INTERNET or your EMAIL and USING YOUR CELL PHONE at the counter or your work station sends a message that we are not putting them first. Please let your lead or supervisor know if you need to take a break for your personal business.
- ✚ If you work a shift of six (6) or more hours you must take a half-hour break. You will need to clock out on your time card by writing the time that you left and the time that you returned.
- ✚ Remember the FERPA law! Student records are protected by this Federal Law so we need to make sure that we do not give out ANY information that we shouldn't. If you are unsure about whether you should give out information ask a lead staff or a supervisor. It is always better to be safe than sorry!

Personnel Standards for the Financial Aid Office

Each and every one of you is an important part of the Financial Aid Office Team and our productivity and effectiveness depends on your performance! Therefore, the following office policies have been established to maintain a high level of productivity and a pleasant work environment.

Sick

We hope you don't get sick but if you do please stay home so you don't share your illness with your co-workers! If you're ill and can't come to work, please call 714 432-0202, extension 26464 as soon as possible. If Kathie is unavailable or if it's before/after hours, leave a message on her voice mail. If you know that Kathie is not going to be in that day, please leave a message/call Melissa at 714 432-5509. When you return from your absence, please complete your absence report and forward Kathie.

Late

If you're going to be late for work, please call 714 432-5508 and let us know that you will be late. If it's before/after hours, leave a message on Kathie Tran or Vincent Ngo's voice mail – x26464, x26128. After 15 minutes, you will need to complete an absence report for the time that you are late.

Breaks/Lunch

Our jobs are demanding and it pays to take a break during your work day. Your employment contract states that you are allotted one 15 minute break for each four hours you work and that your breaks will be scheduled approximately in the middle of your work period. Time from unused rest periods can not be used to lengthen your lunch break or shorten your work day. The lunch period can not be used to shorten the work shift.

Appointments

Please notify Kathie in advance if you have a doctor's, dentist, or other appointment, which requires you to be out of the office during your normal work hours (unless it's during your lunch break). Kathie will make sure that it's added to the financial aid portal calendar.

Vacation

Everyone needs a vacation! You are strongly encouraged to take one! However, in order to ensure adequate office coverage, please arrange your vacations so you're not out during the first week of the semester. You need to submit an email requesting vacation to Kathie at least two weeks before the requested days for approval. Kathie will acknowledge your request within 48 hours of receipt via email and will note this absence on the financial aid portal calendar.

Absence Reports

If you take time off for illness, personal business, vacation, or another reason, please fill out an absence report and submit it to Kathie the day of your return. If you have multiple absences in a week, please only use one absence form for all.

Eating / Cell Phone Usage

Our mission is to provide students with the best customer service possible. With that thought, please refrain from eating at the counter area. Please do not use cell phones within the financial aid office. Eating and using cell phones sends a message that we're not putting student's first.

Telephones

Telephones are to be answered as quickly as possible. When the "bell" sounds, log in and take the telephone call. Remember, there is a student on the other end of the telephone. The following information is to be used to identify yourself to the caller when you answer:

Good morning, or afternoon - Orange Coast College Financial Aid Office, this is “your name here”, how may I assist you?

Personal Telephone Usage

Personal calls are not to be made from the telephones in the student financial aid office, except in the case of an emergency. You may use your cell phone on your breaks and lunch but, not within the financial aid office.

Computer Usage

Computers are for business use and must be used within the stated CCCD Board Policy 50-1-6.2. Anyone found in violation of this policy will be subject to disciplinary action up to and including termination.

Lockdown Procedures

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

III. Standards of Progress

In accordance with the Higher Education Act of 1965, as amended, and the California Student Aid Commission, the Student 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 student financial aid from the following programs:

- Federal Pell Grant
- Academic Competitiveness Grant – year one and two
- 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
- TEACH Grant

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 student 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. The student will receive the Board of Governors Fee Waiver.

In the case of a student loan, student 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 FFELP - 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 student financial aid they received. This information is printed in the catalog and schedule of classes for each semester.

General Requirements

Students receiving student financial aid must be enrolled in a course of study leading to an A.A. or A.S. degree, an eligible certificate, or courses 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 student financial aid recipients to either have graduated from high school or have completed a recognized equivalent - GED, COP Exam, or a foreign secondary diploma that has been evaluated as equivalent by an outside agency, or has completed 6 college units without financial aid funding. (2009-2010 award year)

*****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 (ATB) administered within the California Community College System. At OCC, the ATB test will be administered by the Assessment Center. 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.
- 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. Student financial aid may be denied for inappropriate classes and the lack of an educational plan. NOTE: The Counseling Division recommends that students take all assessment tests before making an appointment.

Class Completion Requirements

Prior to 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 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, FFELP 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 Degrees (AA and AS) require 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 student financial aid specialist and/or technician will first look at remedial units and subtract as many as 24 of them to drop them below the maximum of 90 units. English as a Second Language (ESL) classes are not considered in this computation. If the student exceeds 90 units, the student will be disqualified and sent a petition for reinstatement.

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 student financial aid probation.

Check Disbursement

Student financial aid disbursements are through Sallie Mae/BOS via ACH or debit cards. The address used is the address that the student supplied to the Student Financial Aid Office, BOS, Sallie Mae and/or the lender. Students are encouraged to maintain their correct address with the FAO and with Admissions and Records. Beginning Fall 2008, loan checks will be disbursed via BOS.

Cal Grant C

Cal Grant C is a California state grant for students in vocational programs leading to an eligible certificate or an AA/AS 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. The FAO is responsible for validating the course of study and CSAC (California Student Aid Commission) sets and notifies the student of eligibility.

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. These funds are disbursed through the payroll mechanisms at the District Office.

Federal Perkins Loan and FFELP

Loan checks will be disbursed for second year students on the third 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 through US AFunds, Inc. for FFE LP loans; Perkins Loan information will be mailed to the student.

Satisfactory Academic Progress Requirements *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

Students receiving student financial aid are required to make satisfactory academic progress toward their educational goal or lose eligibility for student 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.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Satisfactory Academic Progress standards apply to all federal and state financial assistance applicants. During the 2006 – 2007 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 student financial assistance recipients must meet the SAP Policy detailed below in order to be eligible to receive student financial assistance. Failure to maintain these standards will result in the loss of student financial assistance.

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

General Requirements

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

1. Certificate (certified by USDE), OR
2. An Associate Degree (AA or AS), 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 student financial assistance students will be determined at the conclusion of the Spring semester.

Students who are disqualified from receiving student 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 or Associate of Science Degree (AA or AS), 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:

Units required for the Certificate Program	Normal Length	Maximum Length
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)

Transfer units are included.

Summer Financial Aid

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

Pell Grant Policy – Summer/Year Round Pell

Summer 2010

Beginning with the 2009-2010 academic year students may be eligible for up to two scheduled awards (200%) per year of Pell Grants (34CFR690.64, 2009-10 FSA Handbook in Volume 3, Chapter 3). For the summer of 2010, Orange Coast College will pay Pell Grant out of the 2009-2010 year (“trailer”) during the transition period for the new Pell Grant awards. If students use their first scheduled award and they enroll in a minimum of six credit hours they may be eligible for a second scheduled award. Students must meet the financial aid satisfactory progress guidelines and academic progression standards and have at least one credit hour which would go into their second year.

- For example, Orange Coast College defines its year as 24 credit hours; if the student receives a full-time award in fall 2009 and spring 2010, successfully completes their classes, and enrolls in six hours or more in summer they would receive a Pell Grant, for the summer payment period from the 2009-2010 year, providing they are otherwise eligible. Pell Grants for a payment period may be combined using the first and second scheduled awards if the student is eligible. For the summer, 2010 only, no consideration will be given to 2010-2011 student eligibility during the cross over payment period.

Summer 2011

For the summer of 2011, Orange Coast College will consider the term to be a “cross-over” payment period and will pay Pell Grant out of the 2010-2011 or 2011-2012, which ever award year provides the student with the most Pell Grant eligibility. Students must have a valid ISIR on file for the year used to determine Pell Grant eligibility. If students use their first scheduled award and they enroll in a minimum of six credit hours they may be eligible for a second scheduled award. Student must have one credit hour which will go into their second year.

- For example, Orange Coast College defines its year as 24 credit hours; if the student receives a full time award in fall 2010 and spring 2011, successfully completes their classes, and enrolls in six hours or more in summer they would receive Pell Grant, for the summer payment period from the 2010-11 or 2011-12 award year based on whichever will provide the largest scheduled award, providing they are otherwise eligible. Pell Grants for a payment period may be combined using the first and second scheduled awards if the student is eligible.

Summer 2012 forward

For the summer terms in all subsequent years, after 2011, the rules applied in summer 2011 will be applied using the correct aid years as determined by federal regulations.

Enrollment Status

Enrollment Status for all academic sessions at Orange Coast College remain the same as Fall and Spring. Intersession is considered a term-within-a-term contained within spring.

12 or more units	Full time status
9 - 11.9 units	Three quarter time
6 – 8.5 units	Half time
.5 – 5.5 units	Less than half time

Enrollment Status Requirement

Prior to disbursement, the FAO 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.

Student 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 student 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 student financial assistance due to demonstrated financial need, the student should arrange an appointment with a student financial aid specialist or technician 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 Student Financial Aid Appeal Committee.

Enrollment

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

Satisfactory Academic Progress Time Frames

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

At the end of the spring semester, students who are not making satisfactory progress will be disqualified from student financial aid. Please note that in addition to these standards for student financial aid recipients, the college has academic standards of progress that students must also comply. Students who are disqualified from receiving student 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 of student 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 up to 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.

Appeal Procedures

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

Student Financial Aid Specialist, 3

Student Financial Aid Supervisor

A student member is not included on this committee due to the confidentiality of student records.

Petitions for Reinstatement/Extension

A student who has been disqualified from receiving student financial aid may appeal to be reinstated or continued on student 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 Student 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 deficiency without student financial aid before being reconsidered for reinstatement or extension. After making up the deficiency, it is the student's responsibility to notify the Student Financial Aid Office of the completion of such deficiency.

The Student 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 Student Financial Aid Appeal Committee. If a student wishes to seek additional information regarding the appeal decision, he/she may make an appointment with the Student Financial Aid Director.

It is the intention of the Student Financial Aid Program at Orange Coast College to provide student 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 Student Financial Aid Appeal Committee. The Student Financial Aid Appeal Committee's decision is final; however, the student may wish to present additional materials to the Student Financial Aid Director.

Dependency Overrides

The Student 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 Student Financial Aid Specialist or Technician.
2. The Student Financial Aid Specialist or Technician will assist the student with the completion of the Special Circumstances Form.
3. The completed form will be reviewed by the Student Financial Aid Appeal Committee for a decision.

For further guidance on dependency overrides, please see the SFA Verification Guide, and the Dependency Overrides information located on the M drive, financial aid docs, policies and procedures. Be careful – there are changes to the exceptions beginning July 2009 – please see the SFA manuals for procedural guidelines.

How to Present Special Circumstances to the Student 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 an 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 Student Financial Aid Office has the authority to exercise discretion and recognize both the financial and adverse home conditions described above. Only the Student 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 student 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 Student Financial Aid Specialist, or a Student Financial Aid Technician. They will work with you to complete the necessary documentation.

Attendance Verification

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

Funds cannot be ordered for students who are not enrolled for a given semester. Enrollment will be verified through Banner.

FraudStudents

Any student who attempts to obtain student financial aid by fraud, will be forwarded to the Dean of Students for disciplinary action. The FAA will suspend student 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 Dean, Enrollment Services, local law enforcement agencies, the Office of Inspector General, to the California Student Aid Commission and/or the federal government. Restitution of any student financial aid received fraudulently will be required.

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

Employees

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

The FAA will suspend student financial aid payments and recommend to the Dean, Enrollment Services 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 local law enforcement agencies, the Office of Inspector General, to the

California Student Aid Commission and/or the federal government. Restitution of any student 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.

IV. Student Loans

Alternative and/or Private Loans.

The Financial Aid Office at Orange Coast College has not requested participation in the alternative or private loan programs. This is consistent with the procedures within the District. Alternative or private loans are not necessary for students who are attending community colleges as the cost of attendance (COA) is within the funding levels of Title IV and California State aid.

Federal Direct Loan Program

Orange Coast College participates in the Direct Loan Program.

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.

Packaging Policy

A statement will be included on the Student 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 student 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 student 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 and the cost of attendance 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 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 COD and

disbursements via eDollar\$. The COD flow is via electronic signature and the MPN are retained by COD. OCC does not collect nor keep MPN's on site.

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.

Loans will be disbursed as noted below –

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

All loan disbursements are via eDollar\$.

Enrollment 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 loan will not be certified.

Withdrawal During the Loan Period

A student who is receiving a 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 loan will be cancelled 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. This must be completed prior to the loan being certified each year.

Exit Interview

Exit interviews, covering all the information required by federal regulations, are available during both the fall and spring semesters online. The second disbursement of a loan will not be completed until the exit interview has been satisfied.

Default Management

OCC's 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 FFELP 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.

Jenny Vu has the responsibility for default management.

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 loan at OCC once they have paid the previous loan in full; have consolidated a previously defaulted 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 loan for fall and spring semesters.

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 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 Student Financial Aid Technician or 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 Student Financial Aid Technician or 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. For current regulatory information, please use the SFA manual for Campus Based Funds located on the M drive or IFAP web site.

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.

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

(Cite: CCCD Policy 030-1-3; California Education Code Section 72246).

The Board of Governors Fee Waiver Program (BOGFW) was established in California to waive the enrollment fee and health fee for eligible students. The CCCD put into place via board policy that the health fee will no longer be waived through the BOGFW. All BOGFW's will be completed and submitted via the XAP online application beginning with the 2007-2008 award year. There are 4 methods to determine eligibility.

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 BOGFW -C 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. See the BOGFW information for 2009-2010 in the procedural area M drive.

At OCC, the data from the FAFSA will be drawn down through the United States Department of Education and loaded into the PowerFaid's 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 with a dollar value of enrolled units times the current enrollment fee.

Application Process**BOGFW A or B**

Students will complete the application through the CCCApply web site. Documentation that is necessary will be submitted to the OCC Financial Aid Office.

BOGFW C

The student will complete the FAFSA online.

BOGFW – Special Classifications

Students will complete the application through the CCCApply web site. Documentation that is necessary will be submitted to the OCC Financial Aid Office.

Processing Information

All BOGFW's are posted for the academic year including summer. (Summer is defined as a header and within the academic year.)

If a student has paid his/her fees and subsequently applies for student financial aid, the enrollment fees will be refunded. All refunds are handled by the Registration Office and are completed weekly with checks mailed to the student's address in Banner.

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 and retrained in 2007 for input processes with Banner. The procedure manuals are on the M drive and portal.

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 can not be charged more than \$20 for a parking permit.

VI. Verification Policy

Verification is the process by which the FAO compares the information on the student 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 student 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, student 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>
- Final submission of payment information to USDE – September 24, 2009

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

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

This is completed for Spring semester by the technicians. Procedures are located on the M drive.

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.

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.

Items to be Verified

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:

- Ward of the court—official letter describing situation.
- Legal dependent(s) other than a spouse—income information showing that the student has the
- resources to provide more than 50% of the dependents' support or the presence of TANF/CalWorks income on the SAR.

Base Year Income From Work

Income Tax returns for 2007 (must be signed by student or imprinted or signed by preparer), including all Schedules and Forms, are required of all students selected for verification who filed taxes. If the student did not file taxes and was not required to file taxes, (see "Who Must File"—Publication 17 from the Internal Revenue Service) copies of the student's W-2 forms are required. If a student was required to file taxes and did not, verification cannot 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.

Income Tax returns for 2007 (must be signed by parent or imprinted or signed by preparer), including all Schedules, W-2 and Forms, are required from the parents of all dependent students selected for verification, unless the parent did not file a tax return and was not required to file a tax return. If the parents did not file taxes and were not required to file taxes, copies of the parents' W-2 forms are required. If the parents worked but did not receive W-2 forms from his/her employer, the parents must show the source and amount of that income on the Verification Worksheet.

In the case where the student is unable to obtain his/her W-2 forms and, in the opinion of the professional staff member doing the verification, the W-2 form will not materially change the student's income situation, the W-2 form may be waived. If a student or parent has filed a request for tax filing extension, a copy of IRS form 4868, "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return" must be submitted to the Financial Aid Office. This form will be acceptable for first-priority status, but no funds will be disbursed to the student until the actual 1040 is submitted.

Acceptable Copies of Tax Returns

All tax returns for 2008 including 1040, 1040 PC, 1040 A and 1040EZ. TeleFile, is considered a tax return equivalent to the 1040 EZ. The TeleFile worksheet is acceptable for verification, provided the applicant signs the bottom of the worksheet. As the TeleFile Worksheet is not mailed to the IRS, no signature line appears on this form, you must have the applicant sign the space at the bottom of the form. The Worksheet must also contain the applicant's six digit IRS confirmation number in Line M.

Alternative Documentation - If a tax return is not available

Any IRS form, such as IRS Letter 1722 or RTFTP, that lists tax accounting information needed for verification. Such a form must be signed by the student or a parent, as is appropriate.

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 students' parent, in the case of a dependent student) will be required to provide the Financial Aid Office with a copy of the divorce decree, or other appropriate document. Unless there is evidence to the contrary, it will be assumed that anyone on TANF/CalWorks is not receiving child support.

Other Untaxed Income

The following will be verified from the student's or the student's parents' 1040. (If taxes were not filed, there is no need to verify these items.)

Untaxed payments to IRA/Keogh

Foreign income exclusion

Earned income credit

Child Care tax credit

The following will be verified from the student or parent's W-2 form:

401(K) Deferrals

403(b) Elective Deferrals

408(k) (6) Deferrals
457(h) Employee Deferrals
501(c) (18) (D) Deferrals
Military Employee Basic Quarters and Subsistence and Combat Pay
Business Income and Rental Properties

Household Size

If the student (and/or the student's parents) filed taxes in the previous year, household size will be verified by the number of exemptions on the tax return and by self certification on the Verification Worksheet. If the student (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.

Number in College

Number in college will be verified by self certification on the Verification Worksheet.

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

TANF/CalWorks/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 TANF/CalWorks, General Relief, other welfare grants, and SSI, because the amounts of these benefits are standard amounts, if the student financial aid technician and/or specialist wishes to verify the amount that the student is receiving, they may do so with a chart of benefits published by the appropriate agency.

Assets will not be verified unless there is evidence of a discrepancy. Note: The value of the asset cannot be negative.

The student financial aid technician and/or specialist in the process of completing 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 a legitimate discrepancy between the application information and the verification document, the counselor will note the reason for the discrepancy.

These policies will be made available to students at the Financial Aid Office upon request.

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.

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.

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.

NOTE: CSAC is now checking the HS degrees.

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. All transcripts are sent to the Records Office.

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.

Conflicting Information and Resolutions

In addition to reviewing application and data match information provided by the CPS, a school must have an adequate internal system to identify conflicting information—regardless of the source and regardless of whether the student is selected for verification. The school is responsible for reconciling any conflicting information that it has. All such discrepancies must be resolved before any FSA funds are disbursed to the student. If a discrepancy is discovered after disbursing FSA funds, the information must still be reconciled and appropriate action must be taken.

Discrepant data with Admissions Office

If a student has reported on his FAFSA that he does have a high school diploma or GED, and has reported on the OCC admissions application that he does not have a diploma or GED, the student is required to bring in the high school diploma or GED scores. If the student does not bring in one of these two documents, it will be assumed that a mistake was made on the FAFSA and the student must take the ATB test before receiving FSA funds.

Discrepant tax data

Financial aid professionals are required to know: whether a person is required to file a tax return, what the correct filing status for a person should be, and that an individual cannot be claimed as an exemption by more than one person.

If an individual is required to file taxes and did not file, he or she will be required to complete the appropriate tax form before processing of the financial aid application will continue. If it is discovered that a student and spouse, or a dependent student's married parents, have each filed as "head of household" the individuals will be required to amend the tax return and file under the correct filing status. It is *not* acceptable to simply add the two tax returns together. Publication 17 of the IRS, *Your Federal Income Tax*, is an excellent resource. You may view it at www.irs.gov

Cal Grant Eligibility

It is necessary to verify financial eligibility for all new Cal Grant recipients who have been selected for verification or who have an ISIR loaded into our system with a transaction number of 2 or greater. The Cal Grant 2008-2009 Income and Asset Ceilings are and must be used to determine if a new Cal Grant recipient continues to meet the financial criteria on a changed or corrected ISIR.

Other discrepant information

No FSA funds will be disbursed until there is resolution on all conflicting information. If the conflict involves a previous award year, it must still be resolved as long as the student is attending OCC.

The resolution is considered to be complete when a determination has been made as to which information is correct and that determination is noted in the comment screens of the student's electronic file.

VII. Packaging Guidelines – 2009-2010

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 Financial Aid Office of the change in status prior to October 1 of the award year. The student must see a student financial aid technician and/or specialist in order to have the change made. Until October 1 of the award year, a first priority students 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 notify the Financial Aid Office. When the student notifies the financial aid office, he/she will be given a student financial aid appointment. The student financial aid technician and/or specialist will review the documentation submitted by the student.

It is the philosophy of the Financial Aid Office at Orange Coast College 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.

Any student who is sharing a home with a parent, but the parent has no financial resources, will be given an "away from home" budget. If the parent owns the home or has any type of income the student will be given an "at home" budget.

Also, a student who is paying room and board to a parent, may be given an "away from home" budget if the monthly amount of the room & board payment is at least \$1827 and the student will pay that amount for the duration of the budget. (The amount of \$1827 a month is the monthly difference for room and board plus miscellaneous personal expenses between the OCC "at home" budget and the "away from home" budget.)

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

Students who report child or elder care expenses will have their budget changed to include the standard allowance for child care of \$4,996, or if care is higher, a statement from the child care provider with the amount. This is done by adding the element to the standard budget.

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 additional expenses for a disabled student. 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 Contributions

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 parents') 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. It is also permissible to remove a source of income from the previous year that is not available for the academic year.

Neediest Students

Title IV regulations require that FSEOG and Federal Perkins Loans are awarded to the students with exceptional need, as determined by lowest family contribution. At Orange Coast College, "students with exceptional need" are those with a calculated EFC of zero.

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

Packaging Priorities

- 1) Federal Pell Grant
- 2) Cal Grant, National Service Awards (AmeriCorps) and OCC Scholarships
- 3) ACG
- 4) FSEOG
- 5) Cal Works Work-Study, or Federal Work Study
- 6) Federal Perkins or Direct Loans

Board Financial Aid Programs (BFAP) – Board of Governors Fee Waiver

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

- A) If the student receives TANF, SSI/SSP, GR/GA or is a dependent of a disabled or deceased (service-connected) veteran; the student is eligible for a BOGFW-A.
- B) The student is eligible for a BOGFW-B if the student's EFC is zero or if the student's (or the student's parents') income is less than the appropriate maximum – this table is on the web site and portal.

C) 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, Enrollment fee amounts – please check the class schedule for the appropriate fees. Enrollment fees are considered to be part of the student's budget and the waiver is treated as a financial aid award. Students who pay their enrollment fees and are later determined to be eligible for the BOGFW, will receive a refund check for the enrollment fees and \$10 credit from parking, if applicable.

Cal Grant

Cal Grants will be awarded as notification is received from the California Student Aid Commission of the awards. The maximum Cal Grant award amounts are determined by the

California Student Aid Commission, and are projected to be:
Cal Grant B \$1551 (\$776 Fall, \$775 Spring)
Cal Grant C \$ 530 (\$265 per semester)

Academic Competitiveness Grant

Academic Competitiveness Grant will be awarded before the second major disbursement in each semester. Students must be U.S. citizens, enrolled at least half-time, be Pell Grant recipients, have unmet need, and have completed a rigorous course of student in high school. The award is \$750 for the first year and \$1,300 for the second. In order to receive the award in the second year, the student must have a cumulative GPA of at least 3.0.

Orange Coast College Scholarships

Scholarships will be input as we are notified by the Orange Coast College Scholarship Office. They will replace loans first, work-study second, and FSEOG third.

BIA Grant

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 loans first, FWS second, and FSEOG last.

Other 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.

EOPS/CARE

The selection of EOPS/CARE recipients will be the responsibility of the EOPS/CARE Office. To be eligible for EOPS, a student must have a 0 EFC or meet the income criteria for BOGFW A or B. In general, EOPS/CARE grants will replace loans first, work-study second, and FSEOG third, however, exceptions to this guideline may be made by the financial aid advisor upon the recommendation of the EOPS/CARE Office staff.

EOPS/CARE expected award amounts:

EOPS Book Voucher \$550 (\$275 per semester)

CARE Child Care Grant \$500 -1,000 (\$250-500 per semester)

Loans

A) As a general policy, students will not be given both a Direct and a Federal Perkins Loan.

B) The student may be allowed to replace other aid with Direct Loan to the extent of the student's remaining eligibility.

C) A student who has already borrowed \$12,750 in student loans, or if the current loan request will exceed this limit, will need to fill out a Loan Appeal Request. The appeal will go to the Appeals Committee. The Financial Aid Appeals Committee may refuse to certify a Direct Loan for a student using professional judgment if it appears that the loan would not be in the student's best interest. The student will be notified in writing of the Financial Aid Appeals Committee's decision.

Federal Perkins Loans

Federal Perkins Loans will be packaged to students who meet the "students with exceptional need" criteria, as defined above, and who previously received a Perkins Loan at OCC, or who have not received a Stafford loan at OCC. The standard amount for packaging is \$3,000.

A student may not receive more than \$6,000 at OCC.

FSEOG

FSEOG To receive FSEOG, students must:

- A) Meet the "students with exceptional need" criteria, as defined above, and
- B) 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, for those students enrolled full time at OCC. Due to the increased funding from ARRA, students will be awarded \$400 for Fall 2009 and \$200 for Spring 2010.

FSEOG will be automatically packaged as noted above for all students who meet the eligibility criteria. Student financial aid technicians and/or specialists may increase any student's FSEOG to \$1,000 per year using Professional Judgment, Method A. An FSEOG amount awarded beyond \$1,000 per year requires Professional Judgment, Method B.

FSEOG award amounts may be reduced or restricted in order to meet the needs of the first priority financial aid applicants and stay within fund limits. See Packaging Priorities.

Work Study

Work-Study (Federal) awards will be made for 20 hours per week for the 36-week school year. Work study award amounts are set at \$2500 per student.

If the need of the first priority applicants cannot be met within the limits of the FWS funds available, the maximum may be adjusted downward and FWS may be restricted to certain categories of students. As long as they remain eligible and meet the first priority deadline, students who received FWS in the previous award year will receive it again in the current year, for up to three years. Students will not be awarded FWS for more than three years. In general, only those students who meet the following criteria will be added to the FWS program:

- Have an EFC of 300 or less
- Met first-priority deadline – March 2
- Be enrolled full-time at OCC

Students who are enrolled in Summer Session in at least 3 units at OCC may be awarded Summer work study. The Summer work study award extends from July 1st until the week before school starts in the Fall (typically 6 weeks).

Overawards

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

If the student has only loans to reduce and the loans have already been processed and then a scholarship is added, the loan does not have to be recalculated.

In reviewing overawards at the end of an award year, after the amount of FWS actually earned has been posted, if the overaward is less than \$300, it is within the tolerance for FWS and does not need to be adjusted.

2) If the student is overawarded, has 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.

3) If the student is overawarded, has EOPS, and has no federal financial aid (other than Pell) that may be reduced, notify the EOPS Office. They will either reduce or remove the EOPS grant or meet with the student financial aid technician and/or specialist and recommend increasing the student's budget because of unusual financial circumstances.

Professional Judgment

Unusual circumstances of the student may cause the student financial aid technician and/or specialist to wish to make exceptions to the above guidelines. Professional judgment cannot be used to waive general student eligibility requirements or to circumvent the intent of the law or regulations. When exercising professional judgment, document the change by:

Method A: Note the changes made and the rationale for the change in the professional judgment comment screen.

Method B: Professional Judgment will be reserved for the Student Financial Aid Appeal Committee, Supervisor, and Director.

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 assets used in calculation of EFC—Method A.

CHANGES IN THE BUDGET

Add expenses to budget for medical expenses—Method A.

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.

Review of Financial Aid Files

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

- Residency
- Education Goal
- Ability to Benefit / High School diploma / other colleges attended
- Satisfactory Progress

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.

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 student 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 or technician in order to have the change made. Until October 1, a first-priority student will have campus-based aid added to his or her student financial aid package provided funds are available.

Students who apply for student financial aid as at home and then move away from home, must bring in certification of this move. The technician or 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 student 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.

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.

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 student financial aid technician or specialist may, however, use professional judgment to change the family contribution to more accurately reflect the financial strength of the family.

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 student financial aid technician or specialist. The technician or specialist 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 Student 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 documented by a third party.

VIII. 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 on the ISIR
- 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) at OCC.
- Students must be enrolled full time at OCC 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.

Student Financial Aid Office

The FAO offers assistance to students and the community regarding student financial aid programs. Staff members and student assistants assist individuals seeking help in understanding the availability of student financial 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 on the financial aid web site.

IX. 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 student financial aid is expended and therefore a refund must go to aid programs before being refunded to the students.

When a student financial aid recipient withdraws during the semester and there is a refund due from fees, the refund must be returned to the student 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 student 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.

X. 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>_____Summer</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 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 2008-2009.

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 recalculated 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.

XI. Disbursements

Student financial aid assistants I, II, III and counter staff do not have information regarding disbursements. Student financial aid assistants I, II, III and counter staff will refer the student to the appropriate student financial aid technician or specialist. In the event that the student financial aid technician or specialist is not able to determine the issue, make an appointment for the student through eSARS. All student financial aid disbursements will be handled through BOS. Students have the option of checks, ACH or debit cards. All correspondence will be mailed to the address on file in the FAO.

The FAO Accounting Specialist generates a disbursement report. This report verifies the number of units the student is enrolled in and prints the appropriate amount. The FAO Accounting Specialist originates the funds; the District Accounting Specialist orders the funds from GAPS and notifies the Account Clerk at OCC of funds availability; the Accounting Specialist approves the files at BOS.

All disbursement records are maintained in PowerFunds and BOS.

Returned Checks

All checks that are returned in the mail will be sent to the Bursar's Office by BOS. The Accounting Specialist will contact the student so that the correct address can be obtained and the check re-sent.

Student Holds

If a student has a student financial aid hold on SOAHOLD, the student will be sent a letter indicating that his/her funds are on hold until all student financial aid obligations with OCC have been cleared.

Check Cancellations

Stop payments are authorized only in the case of extreme emergencies. These are authorized by the director and are completed through BOS.

Pell Disbursement with a Valid EFC/Recalculation

Prior to disbursement, the Financial Aid Office will do an enrollment verification. Each student's file will be adjusted according to the enrollment status.

Approximate check disbursement dates for those students who completed their financial aid application prior to March 2:

- SEOG funds: ten days prior to classes beginning.
- PELL Grant funds: 10% - ten days prior to classes beginning. Remaining funds - 3rd week of school.
- Federal Work Study funds are disbursed to the student on the 10th of each month.
- Direct Loan Program funds are disbursed to students beginning 30 days into the term for first year students. Second year students' funds will be disbursed on the third week of the term.
Direct Loan Program funds will not be disbursed until you have completed all required

counseling sessions, submitted the Request for Student Loan Form, and signed the master promissory note.

- Perkins Loan funds are disbursed thirty days into the term. Perkins Loans are not complete until you have completed the online counseling sessions, the personal interview, and signed the master promissory note.
- All disbursements for late files (received after March 2) will be disbursed every Thursday commencing with the third week of the term.

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.
- 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.
- eDollar\$ is the official site for students to sign up with BOS and select the disbursement type.

Chafee Grant Disbursements . (Site: GOM 2004-4; CSAC)

The Student Financial Aid Technician or Specialist will complete the required paperwork.

Requirements for the grant:

- 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.

WebGrants has the Chafee award amount; Financial Aid Specialist will record Chafee funds for students on PowerFaids.

Checks and address certifications are completed in the Bursars Office.

XII. Consortium Agreements

Consortium Agreements

Consortium Agreements entered in to 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 $\frac{3}{4}$ 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.

XIII. 1098T Information1098T Information

1098T information is generated by the District Office (DIS) and sent to all student by January 31 every year. General information for student use is on the web site and portal.

XIV. Study Abroad Programs

OCC does not have a USDE certified full semester study abroad program. The only student financial aid that is available is the BOGFW.