

## **Orange Coast College Financial Aid Office**

### **Packaging Guidelines 2011 - 2012**

In keeping with the federal and state guidelines, 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. Students who apply for financial aid as "at home" and then move away from home must update their FAFSA to reflect "away".

Students who report child or elder care expenses may have their budget changed to include child care or eldercare based on documentation. This is done by the student completing the appropriate form and adding the element to the standard budget.

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 Contribution**

The expected family contribution used in awarding financial aid at OCC will be that calculated by the central processor (Department of Education).

*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 the lowest family contribution. At OCC, "students with exceptional need" are those with a calculated EFC of zero.

*Reminder:* 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 financial aid advisor 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)
3. ACG – no funding after June 30, 2011
4. FSEOG
5. Cal Works Work - Study, or Federal Work Study
6. Federal Perkins or Direct Loans

**Board of Governors Fee Waiver (BOGFW)**

To qualify for the BOGFW, a student must be a resident of California as determined by Admissions and Records.

BOGFW methods of eligibility:

**Method A**

If the student receives TANF/CalWorks, SSI/SSP, GR/GA or is a dependent of a disabled or deceased (service - connected) veteran.

**Method 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 from the BOGFW income table.

**Method C**

If the student either has remaining need, as determined by the FAFSA, or is eligible for a Federal Pell Grant, the student is eligible for a BFAP - C.

Enrollment fee amounts: \$26/unit through Summer 2011; \$36/unit beginning Fall 2011

Enrollment fees are considered to be part of the student's budget and the waiver is treated as a financial aid award. Students that pay their own enrollment fees and are later determined to be eligible for the BOGFW, will receive a refund check for the enrollment fees from the Registration Office. Parking permits are \$20 and students should request the \$10 refund from the Registration Office.

**Cal Grant**

Cal Grant 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 \$ 576 (\$288 per semester)

**Academic Competitiveness Grant: (program ends June 30, 2011)**

This grant will be awarded before the second major check disbursement in each semester. Students must be U.S. citizens or eligible non - citizens, enrolled half - time or more, be Pell Grant recipients, have unmet need, and have completed a rigorous course of study 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.

	<b>First Year</b>	<b>Second Year</b>
<b>Yearly Maximum Amount</b>	\$ 750.00	\$ 1,300.00

**Orange Coast College Scholarships:**

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

**BIA (Bureau of Indian Affairs) Grant**

Title IV regulations require that if a student receives a BIA Grant, the amount of the grant must be used to reduce the student's loan first, FWS second, and FSEOG last.

**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.

**EOP&S and CARE**

The selection of EOP&S/CARE recipients will be the responsibility of the EOP&S/CARE Office. To be eligible for EOP&S, a student must have a zero EFC or meet the income criteria for BOGFW A or B. It is the policy of the EOP&S/CARE program to award students even if they are in default of a student loan, suspended from financial aid or don't meet the ability to benefit. In general, EOP&S/CARE grants will replace loan 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 EOP&S/CARE Office staff. EOP&S/CARE grant amounts are based on the availability of funds.

**Loans**

As a general policy, students will not be given both a Direct and a Federal Perkins Loan. The student may be allowed to replace other aid with Direct Loan to the extent of the student's remaining eligibility. A student who has already borrowed \$12,750 in student loans, or if the current loan request will exceed this limit, he/she will need to fill out a *Loan Appeal*.

The request will go to the Appeal Committee. The Financial Aid Appeal 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 Appeals Committee's decision.

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 Direct Loan at OCC. The standard amount for packaging is \$3,000 per year.

A student must be enrolled in 6 units at OCC for loans.

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

**FSEOG (Federal Supplemental Educational Opportunities Grant)**

To receive FSEOG, students must:

Meet the “students with exceptional need” criteria, as defined above, and be eligible for Federal Pell Grant.

FSEOG award amounts:

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

OCC award amounts:

\$400 per school year  
\$200 for Fall and \$200 for Spring

Award amounts are subject to change based on the availability of funds.

FSEOG will be packaged on a first come, first served basis according to file completion date; and, enrollment at OCC as a full time student (12 units).

Advisors may not increase a student’s FSEOG amount using professional judgment.

### **Federal Work Study, CalWorks**

Awards will be made for the 36 - week school year. The number of hours per week will be no more than 19 hours/week per student.

If the need of the first priority applicants cannot be met within the limits of the FWS funds available, these maximums may be adjusted downward. 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.

FWS jobs will be assigned through the OCC Job Placement Center.

In general, only those students who meet the following criteria will be added to the FWS program:

- Have an EFC of 300 or less
- Have an “away from home” budget
- Met the First - Priority deadline
- Be enrolled full time at OCC
- Have not received FWS for more than 3 years

Students who worked on FWS during the previous award year will, provided the supervisor and student agree, be continued in the same position for the next award year.

### **Over Awards**

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

- If the student has only a Direct Loan to reduce and the loan has already been disbursed and then a scholarship is added, the loan does not have to be recalculated.
- In reviewing over awards at the end of an award year, after the amount of FWS actually earned has been posted, if the over - award is less than \$25, it is within the tolerance for FWS and does not need to be adjusted.
- If the student is over awarded, 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.
- If the student is over awarded, has EOPS or CalWorks, and has no federal student 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 financial aid advisor and recommend increasing the student's budget because of unusual financial circumstances.

### **Professional Judgment**

Unusual circumstances of the student may cause the financial aid advisor 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.

### **Change a Dependent Student to Independent**

The *Petition for Change to Independent Status* form is to be used for students who request a change from dependent to independent status. The decision to change the student from dependent to independent status will be made by the Financial Aid Appeal Committee, in accordance with the authority described in the HEA.