

Fresno City College

Financial Aid Policies and Procedures

2013-2014

Fresno City College Financial Aid Office Mission Statement

We, the Financial Aid Professionals of Fresno City College, are committed to our students and the pursuit of their educational goals; as a team, we encourage and support each other in growing professionally and building a legacy of respect, integrity and goodwill.

Fresno City College Financial Aid Staff will:

1. Provide support to students during the application and verification process to minimize financial barriers during the pursuit of their educational goals.
2. Encourage students to plan for postsecondary education.
3. Maintain confidentiality by protecting the privacy of students' personal information, documentation, and individual circumstances.
4. Assure equity by applying all need analysis formulas consistently across the institutions financial aid applicants.
5. Provide services that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
6. Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof.

STATE CENTER COMMUNITY COLLEGE (SCCCD) NONDISCRIMINATION STATEMENT: SCCCDC complies with all federal and state rules and regulations and does not discriminate on the basis of race, color, national origin, gender or disability. This holds true for all students who are interested in participating in educational programs and/or extracurricular school activities. Harassment of any employee/student with regard to race color, national origin, gender or disability is strictly prohibited.

**Fresno City College
Satisfactory Academic Progress Policy
2013-2014**

SAP will be checked for all students after every semester, regardless of whether financial aid was received. Progress is evaluated based on all courses taken at Fresno City College, Reedley College, the Madera, Oakhurst, and Willow International Centers, and any other SCCC site, plus transfer units from prior colleges.

I. Academic Requirements

Students meeting ALL of the following requirements are considered to be SAP OKAY and can be considered for financial aid or reinstatement of financial aid:

- A. Qualitative Measure: Maintain a minimum cumulative Grade Point Average (GPA) of 2.0. (If all classes are taken on a credit/non-credit basis, the GPA requirement will not apply). A, B, C, D, RD, and F grades are used to calculate a student's GPA. Transferable units from prior colleges are not included in the GPA calculation.**
- B. Quantitative Measure (Pace of Progression): Receive credit for at least 67% of the total units attempted. Withdrawals (W), Incompletes (I or IP), No Credit (N, NC or NP), Report Delay (RD) and Failing (F) grades are considered units attempted. Transferable units from prior colleges will be included when determining a student's pace of progression.**
- C. Maximum Timeframe: Have attempted less than 150% of the maximum cumulative units required for completion of their program, for example:**

- Most certificate programs: 30 units are needed to graduate; the maximum timeframe to complete the program would be 45 attempted units

- Most degree and transfer programs: 60 units or more are needed to graduate; the maximum timeframe to complete the program would be 90 attempted units

- i. Up to 30 units of remedial coursework may be excluded from the student's cumulative units attempted.**
- ii. All repeated coursework and courses disregarded under Academic Renewal will be included in units attempted.**
- iii. All units from prior colleges will be included when determining a student's maximum timeframe. The Financial Aid Office reserves the right to require official academic transcripts from all prior colleges attended before determining a student's financial aid eligibility.**
- iv. If at any point in time it is determined that the student cannot complete their course of study within the maximum timeframe, the student will be immediately disqualified from future financial aid for the remainder of his or her program, even if he or she is meeting the current SAP standards outlined above.**

II. Financial Aid Warning

If a student does not meet all cumulative academic requirements outlined in Section IA or IB at the end of a graded semester, the student will be placed on **WARNING** status. Students who are placed on **WARNING** status may continue to receive financial aid for one semester, after which the student must meet the requirements outlined in Section I. State Center Community College District (SCCCD) Financial Aid Satisfactory Academic Progress (SAP) Policy Students who complete a semester on **WARNING** must have their academic progress reviewed before their financial aid eligibility for the following semester is determined. Due to the short time period between semesters, there will be at least a three week delay in the notification of eligibility. If eligible, any disbursements of student aid will also be delayed.

III. Financial Aid Disqualification

If a student does not meet all cumulative academic requirements outlined in Section IA or IB at the end of the **WARNING** semester, the student will be placed on financial aid **DISQUALIFICATION**. Generally, a student who is disqualified from financial aid may reestablish financial aid eligibility by meeting all cumulative SAP criteria outlined in Section I.

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

IV. Appealing Financial Aid Disqualification

Under certain conditions, students placed on **DISQUALIFICATION** may file an appeal for consideration of reinstatement of financial aid eligibility. The following are examples of reasons a student may file an appeal:

- Unable to complete their course of study within the maximum timeframe because of a change of academic major
- Documented serious injury, illness or medical condition requiring a doctor's care
- Death of an immediate family member (copy of death certificate is required)
- Documented extenuating circumstances that were beyond the student's control

THE FOLLOWING ARE NOT CONSIDERED EXTENUATING CIRCUMSTANCES BEYOND A STUDENT'S CONTROL:

- Personal problems not requiring professional intervention
- Poor time management
- Unaware of academic progress policies or other college requirements
- Not following placement test recommendations
- Not following an Academic Counselor's recommendations
- Transportation problems
- Child care problems

To file an appeal, the student must submit an **Appeal for Reinstatement/Petition for Extension**, academic plan, and a typed statement to their campus's **Financial Aid Office**.

The typed statement must indicate the circumstance(s) that prevented the student from making SAP and what has changed to allow the student to make SAP at the next evaluation. Supporting documentation must be submitted for any semesters where there was a lack of progress.

The Financial Aid Office reserves the right to limit the number of academic appeals a student may file to one appeal per semester. Non-disclosure of information such as other colleges attended is a basis for denial. Once denied, the student may not be allowed to submit another appeal until the next semester. All decisions made by the Appeal Committee are final unless otherwise approved by the Director of Financial Aid.

Approved Appeals - Financial Aid Probation

Students on an approved appeal are considered to be on PROBATION. Students on PROBATION must meet ALL of the following requirements each semester to maintain financial aid eligibility:

- . Be enrolled in and attending an eligible program for the purpose of completing an AA/AS degree, transfer requirement, or certificate program,
- A. Follow the academic plan outlined by the Appeal Committee,
- B. Receive credit for at least 75% of the total units attempted, AND
- C. Achieve a minimum GPA of 2.5

(If all classes are taken on a credit/non-credit basis, the GPA requirement will not apply).

Students who complete a semester on PROBATION must have their academic progress reviewed before their financial aid eligibility for the following semester is determined. Due to the short time period between semesters, there will be at least a three week delay in the notification of eligibility. If eligible, any disbursements of student aid will also be delayed. If a student meets all requirements outlined in Section V during the PROBATION semester, the PROBATION status will continue for the following semester.

**Fresno City College
Financial Aid Programs
2013-2014**

Board of Governor's Fee Waiver Program

The Board of Governor's Fee Waiver (BOGW) Program was established in California to waive the enrollment fee and health fee for eligible students. There are four methods to determine eligibility.

The first is a BOGW-A or public assistance. Any student whose family receives AFDC/TANF, General Relief or Supplemental Security Income (SSI) is eligible to have his or her fees waived under method A.

The second method of eligibility is BOGW-B or the Income Grid. Students whose combined taxed and untaxed income is below the ceiling for their household size are eligible for a BOGW-B. The income grid is released each year by the Chancellor's office and is posted on the Fresno City College financial aid website and available in the financial aid office. The income grid is legislated by California statute and can only be changed through legislative action.

Students applying for the fee waiver using method B self-certify their income under penalty of perjury. In the event the financial aid office questions the information provided by the student, or has reason to believe the information is not accurate, we reserve the right to ask for income verification or additional documentation needed to resolve the question or discrepancy.

There are additional classifications for eligibility for a BOGW-F, which include a California Veteran Affairs documented dependent; National Guard Adjutant General verified dependent; Congressional Medal of Honor or dependent; dependent of a victim of September 11, 2001 or the dependent of a deceased law enforcement officer or fire suppression personnel killed in the line of duty. Documentation may be required for students seeking a special classification BOGW-B.

The final method of eligibility is a BOGW-C or Need Analysis. To qualify for a BOGW-C a student must have at least \$1104 of documented need as determined by Congressional Methodology. The Free Application for Federal Student Aid (FAFSA) is used to calculate the documented need.

For students who completed their FAFSA and listed Fresno City College as one of the institutions they planned to attend, the data from the ISIR will be drawn down to our computer system. Any student who's ISIR indicates at least \$1104 of need will automatically be auto packaged and receive a BOGW-C waiver.

Regardless of the type of BOGFW a student receives, the student is still responsible for paying their \$19.00 health fee each semester.

REFUNDS

If a student has paid his or her own enrollment fees and subsequently applies for financial aid, the enrollment fee will be refunded. A student must apply for the fee waiver before the end of the academic year to receive a refund for that year.

Refunds/Fee Reversals

To apply for a refund or petition for a fee reversal, you can either apply in person at the College Business Office OAB 151A or follow the instructions for refund request on the college business office's webpage.

It is the student's responsibility, not the instructor's responsibility, to drop a class by the refund/fee reversal deadline. A refund or reversal of enrollment fees and tuition shall be made in accordance with the schedule listed below for reduction in program or withdrawal from class(es) and shall be initiated upon receipt of a written request submitted by the last day of the semester to the College Business Office. Refund requests require an audit of record to verify the student's balance. Credit balances may be applied or carried forward to the new term in lieu of a refund. Balances greater than \$15 will remain on the student's account for up to 3 years and balances \$15 and less will remain on the students account for 1 year.

Primary Term-Length (Full Term Semester) Classes, 16-18 Weeks

- (a) Withdrawal during the first two weeks of instruction - 100% refund
- (b) Withdrawal after the second week of instruction - no refund

Summer/Short Term Classes

State code defines the drop deadlines required to qualify for fee refund/reversals for short-term classes as on or before 10 percent of the duration of the class.

- (a) A 100% refund is given upon withdrawal by the 10% point.
- (b) No refund is given after withdrawal beyond the 10% point.

Number of class meetings:	10% point (rounded down):	100% FEE REVERSAL if withdrawal is on or before:
8	0.8 = 0	1st day of class
19	1.9 = 1	1st day of class
29	2.9 = 2	2nd day of class
39	3.9 = 3	3rd day of class

Reversal of Health Fee

Students receive a 100% fee reversal of the health fee upon complete withdrawal from all classes in accordance with the enrollment and tuition fee refund schedule listed above.

Parking Fee Refunds

Full refunds for parking permits will be made during the first two weeks of the fall/spring semesters and the first week of the summer sessions upon proof of complete withdrawal from school. The parking permits must be attached to a Request For Refund form and submitted to the College Business Office in order to obtain the refund. There is no refund for limited parking permits.

ASB Card Refunds

A refund policy for Associated Student memberships has been adopted by the students. This policy provides for full refund during the first week of classes and one-half refund during the second week. No refunds will be made after the second week.

Petitions for Fee Reversal

If a class is dropped after the 10% period, but the student never attended the class, he/she may still receive a fee reversal. To apply for a fee reversal you can either apply on-line or click on the following link: [Petition for Fee Reversal](#).

RECORD RETENTION

All applications and supporting documents for the BOGW program will be maintained for a minimum of three years from the end of the summer session that is the trailer of the award year.

**Fresno City College
Financial Aid Programs
Packaging Policies
2013-2014**

The purpose of the Fresno City College Financial Aid Packaging Policy is to ensure equitable disbursement of financial aid to eligible students in accordance with federal and state laws and regulations.

Students are awarded financial aid as “at home” or “away from home” depending on the answer to the housing question on the Free Application for Federal Student Aid (FAFSA). Students who fail to answer the housing code question are given an “at home” budget if they are dependant and an “away from home” budget if they are independent.

The expected family contribution (EFC) used in awarding financial aid at Fresno City College will be that calculated by the central processor, except in cases of Professional Judgment.

NOTE: 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 either to increase or decrease the student contribution. One way to do this is to use the student’s (and/or parent’s) projected annual or projected school year income. This may be done if the projected income is less than or more than the base year income. Students will be asked to submit a Special Circumstances form with supporting documentation.

Neediest Students: Title IV regulations require that FSEOG be awarded to the students with exceptional need, as determined by the lowest family contribution. At Fresno City College, “students with exceptional need” are those with a calculated EFC of zero. When packaging FSEOG, Fresno City College collects data showing all students with a completed file. That list is then filtered by date of FAFSA completion. A date range is used to package FSEOG until all funds are exhausted.

NOTE: It is not permissible to use professional judgment to award FSEOG to students who have an EFC of greater than zero, unless all those with a zero EFC at the time of awarding have been awarded an FSEOG.

Packaging Priorities:

Financial aid will be packaged with the following priorities until cost of attendance is met.

- For all students:
- 1) Federal Pell Grant
 - 2) FSEOG
 - 3) Chafee Grants
 - 4) Cal Grants
 - 5) EOPS Grant * (book vouchers will be treated as a service/resource)

- 6) CARE Grant *
- 7) Other Grants and scholarships #(those that we are aware of will be posted to award screen)
- 8) Federal Work Study**
- 9) Subsidized Direct Loans**
- 10) Unsubsidized Direct Loans**

* EOPS Grants, CARE Grants and scholarships are posted to the award screen as we become aware of the awards. The EOPS and CARE awards will be determined by their respective programs.

** Financial aid students are notified in their award letter that they may be eligible for a work study award or a loan. If they wish to receive either, they must contact the financial aid office.

Board of Governor's Fee Waiver (BOGW)

To qualify for the BOGW, a student must be a resident of California, as determined by Fresno City College Admissions Office. The three methods to determine BOGW eligibility are:

If the student receives TANF, SSI/SSP, GR/GA or is a dependant of a disabled or deceased (service connected) veteran; the student is eligible for a BOGW-A.

The student is eligible for a BOGW-B if the student's (or the student's parents') income is less than the appropriate maximum income amount from the BOGW Income Table distributed each year by the Chancellor's Office. There are several additional classifications for eligibility for a BOGW-B, which include a California Veteran Affairs documented dependent; National Guard Adjutant General verified dependent; Congressional Medal of Honor or dependent; dependent of a victim of September 11, 2001 or the dependent of a deceased law enforcement officer or fire suppression personnel killed in the line of duty.

The student is eligible for a BOGW-C if the student either has at least \$1104.00 of need or is eligible for a Pell Grant, as determined by the central processor.

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 own enrollment fees and are later determined to be eligible for the BOGW will receive a refund check for enrollment fees.

CalGrants

CalGrants will be awarded, as the California Student Aid Commission (CSSAC) notifies Fresno City College of the awards. The determination of CalGrant recipients and the maximum CalGrant award amounts are determined by CSAC.

BIA Grants

Title IV regulations require that if a student receives a grant from the Bureau of Indian Affairs, the amount of the grant must be used to reduce the student's FFEL Loan first, FWS second, and the FSEOG third.

State Grants and Scholarships

As any state grants or any scholarships are received for individual students throughout the academic year, the awards will be added to the student's award package to assure that the student's awards do not exceed his or her documented need. The FCC Scholarship Specialist will update the student's aid package, determine if any additional changes are needed or awards need to be reduced, and then follow up with the business office to ensure a check is made out to the student in a timely manner. If the scholarship is from the State Center Community College District (SCCCD) Foundation, an authorization form will be signed by the Director of Financial aid and forwarded to the Foundation before a check is issued.

EOPS & CARE

The selection of EOPS and CARE recipients will be the responsibility of the Fresno City College EOPS Office. The income criteria for EOPS and CARE are the same income criteria for the BOGW methods A and B.

FSEOG

To receive Federal Supplemental Opportunity Grants (FESOG) at Fresno City College, students must demonstrate exceptional need, which means an EFC of zero. Students must also be enrolled in 1 unit or more. FSEOG students will receive \$300 each semester. FSEOG will be awarded in date order of FAFSA and file completion until funds are exhausted. Due to limited funding, not every student who has a zero EFC will receive an FSEOG award.

Federal Work Study

Financial Aid students will receive a federal work study award of \$1,250 a semester, unless not enough unmet need is demonstrated or otherwise approved. Students may not receive a FWS award that exceeds their COA. In some cases, the Financial Aid Director may increase the FWS award, if the student has special skills and sufficient need. To receive a FWS award, students must be enrolled in 6 units or more. Students will receive a monthly check for the amount of hours worked in the previous month. Students must comply with the Fresno City College Administrative Service Office's hiring requirements. Students must submit their hiring paperwork to the Student Employment office.

Professional Judgment

Decisions to exercise professional judgment will be on a case-by case basis and may include:

- Using projected annual income, both calendar and award year income
- Adding expenses for disabled students
- Modifying the cost of attendance to reflect unusually high expenses that exceed the budgeted allowance, in which the student can provide documentation
- Awarding more than the standard FSEOG
- Other situations that would warrant an exception to Fresno City College's policy or would more accurately determine the student's ability to meet his or her educational expenses.
- Dependency over-rides
- Excluding unusually high medical and dental expenses
- Death of a parent, spouse, child, or anyone else who can be counted in family size

Students who wish to request a change in dependency status will meet with a Financial Aid Assistant II, unless otherwise approved by the Director of Financial Aid. The student must complete a request for dependency override, submit a personal statement which includes their rationale for wanting their status changed, and a letter or some form of official documentation from a third party confirming the facts as stated. The letter of confirmation should be on letterhead from a third party professional; pastor, counselor, teacher, caseworker, etc. Third party letters from a relative or boy/girl friend will not be sufficient confirmation. Although approved by the Department of Education, Fresno City College will not use the changes made by another college that has performed a professional judgment for a student. All students will be required to follow the Fresno City College process for dependency overrides, special circumstances, and another other type of professional judgment.

Fresno City College

Financial Aid Programs Verification Policy 2013-2014

Verification is the process by which the Financial Aid staff compares the information on the financial aid application with the documents provided by the student so as to verify the accuracy of the information on the application. Fresno City College will verify the information on the Institutional Student Information Report (ISIR) for all students who complete the application process for federal financial aid and who are selected for verification by the Central Processor, or are institutionally selected based on conflicting information.

Financial aid will not be awarded to those selected for verification until all documents required for verification are submitted and verification is completed. A terms of agreement form is requested from all students, but will not hold up funding if not submitted.

If a student withdraws from all of his or her classes before verification is completed, the student must provide the necessary documents for verification within 30 days of the withdrawal date in order to receive a post withdrawal disbursement.

Corrections

If discrepancies are found between the documents submitted for verification and the information on the ISIR, corrections will be made and sent to the Central Processor. Students will receive an Acknowledgement from the Central Processor. All corrections are sent to the Central Processor, regardless of whether the correction changes the student's eligibility. The student will be placed in a correction status until a new ISIR transaction is received from the Central Processor. Upon receiving the corrected transaction, the student will be placed in a payable status or status pertaining to their eligibility based on the new transactions information.

Subsequent ISIRs

If corrections to the ISIR result in a change in the student's eligibility or award, the student will be sent a revised Financial Aid notification by mail. If the student was not selected for verification on the ISIR corrections were made to, but come back selected for verification on the subsequent ISIR, a notice will be sent to the student informing them of the change and requesting verification documents. If the information on the subsequent ISIR changes the amount the student is eligible for, the student will be placed into repayment.

Notification of Verification Requirements

Students will be notified of the documents that must be submitted to the Financial Aid Office in order to complete the verification process. A "Missing Information Letter" will be sent to student which lists the required verification items and other actions required to complete the verification process.

For convenience, all financial aid documents will be posted on the Fresno City College website. Students who fail to return documents in a timely manner may lose their priority standing for campus-based aid. Those students who already received payment of an award and are selected for verification on a subsequent ISIR but fail to submit their missing documents by the end of the award year will be placed in repayment.

Items to be verified

Independent Status

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

- Ward of the court—an official letter describing eligibility. **Incarceration alone does not make a student eligible for independent status.**
- Legal dependent(s) other than 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 ISIR and/or income certification form.

Adjustable Gross Income and Taxes Paid

Income tax transcripts from the prior year are required of all students selected for verification who are required to file taxes unless the IRS data retrieval was used and no changes were made to the transferred data. If a student did not file taxes and was not required to file taxes, but had earning from work, then 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 is still responsible to file the federal tax return if the income met the minimum amount of the filing requirement. On occasion, a wage statement from the IRS may be accepted if the student cannot obtain their W2. A letter explaining why the student could not obtain their W2 should also be accompanied.

Income tax transcripts from the prior year, including all Schedules and Forms, are required of all parents of dependent students selected for verification who are required to file taxes. If a parents did not file taxes and was not required to file taxes (see "Who Must File" from IRS) copies of the parent's W-2 forms are required. If a parent was required to file taxes and did not, verification of the student's file cannot proceed until the parent completes and files the appropriate tax form. If the parent worked but did not receive W-2 forms from his/her employer, the parent is still responsible to file the federal tax return if the income met the minimum amount of the filing requirement.

In the case of a student who is unable to obtain his/her or parents' W-2 forms and, in the opinion of the professional staff member doing the verification the W-2 for will not materially change the student's EFC, the W-2 form may be waived.

If a student or parent has filed a request for tax filing extension, a copy of IRS 4848, "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 priority for campus based funds, but no funds will be disbursed to the student until the actual 1040 is submitted.

Acceptable Copies of Tax Returns

Continuing for the 2013-2014 award year, tax return transcripts are required for verification purposes. In the event that a student or parent has been a victim of identity theft, fraud, or any other situation that prevents the IRS from issuing a tax return transcript, a signed copy of their 1040, 1040A, or 1040EZ will be accepted for verification purposes along with the letter from the IRS explaining that a tax return transcript cannot be issued. Students and/or parents who had an amended tax return filed will be allowed to submit the 1040X along with the tax return transcript from the IRS.

Child Support

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

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' tax return transcripts. (If taxes were not filed there is no need to verify these items).

- Untaxed payments to IRA/Keogh
- Foreign Income Exclusion
- Earned Income Tax Credit
- Child Care Tax Credit

The following will be verified from the student's 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

Household size will be self-certified on the verification worksheet filled out by the student and/or parent. Unless there is a discrepancy, a questionable number of people listed in the household, or questionable people listed in the household, the financial aid office will accept the information submitted by the student and/or parent. If the person verifying the file has questions or reason to believe the student did not provide correct or accurate information, then the student will be required to provide a lease agreement or some other type of documentation as requested by the verifier to prove the information being questioned.

Number in College

Number in college will be verified by self-certification on the Verification Worksheet, unless the number is questionable. In this case, the verifier may request a course schedule or some other type of documentation as proof.

Discretionary Verification Items

The following sources of untaxed income will not be verified for federal aid eligibility unless there is evidence of discrepancy (Please Note: Agency verification will be required for California Board of Governor's Fee Waivers.):

- TANF/CalWORKs
- 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 financial aid professional wishes to verify the amount the student is receiving, this may be done by checking the 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 financial aid professional who is 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 legitimate discrepancy between the application information and the verification document, the financial aid staff member will note the reason for the discrepancy in the student's file.

No Docs Students

If the student was not selected for verification, his/her ISIR will be ran through a series of rules to determine if any other documents are needed before packaging the student. If so, the document names will be added to the student's record and a Missing Information Letter will be sent to the student. If no additional documents are needed, the student will be packaged in the order referenced above.

This policy will be made available to the public at the Financial Aid Office upon request and may be posted on the Fresno City College Financial Aid Web Site.

Fresno City College Financial Aid Programs 2013-2014

RETURN TO TITLE IV POLICY AND PROCEDURE

In accordance with Public Law 105-244 students who receive federal financial assistance and withdraw from all of their classes before completing 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. Federal Work Study earnings are excluded from the calculation. Fresno City College does not match FSEOG funds so only the federal portion of FSEOG will be included in the calculation.

Since Fresno City College 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 Admission's Office that he or she intends to withdraw, or
- The midpoint of the semester for students who do not officially withdraw, or
- The date posted by the instructor on the Last Day Attended field, if populated, or
- The date the instructor or student dropped his/her courses in WebAdvisor.

The Admissions Office will notify the Financial Aid Office of any student who officially withdraws. The financial aid office also regularly runs a report to monitor students who have dropped to zero units. The Financial Aid Office 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 post withdrawal disbursement they may be eligible for which has not yet been disbursed. This process will occur within 45 days of notification or within 45 days of the student appearing on the zero unit report or within 45 days of final grade report for any student with zero units or all F grades. For students who do not officially withdraw, final grade reports will be used to determine

the withdrawal date and Fresno City College will return funds and notify students within 45 days of receipt of final grades.

The percentage of Title IV aid earned will be calculated by using the Return of Funds Calculation screen in Datatel.

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 Fresno City College must have:

- Received an ISIR having an official calculated EFC while the student was still enrolled at Fresno City College
- For Pell Grants, received a valid SAR or ISIR
- For FSEOG awards, the student was awarded the grant
- For Direct Loans, the school certified the loan application and the first-year, first-time borrower completed the first thirty days of the semester

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 reduced by 50%. If a student owes \$50 or less, an overpayment will not be reported. The institution will charge the student the amount the institution is responsible for returning.

The student will have 45 days from the day they are notified from the college to repay the unearned Title IV aid in full, or to set up a satisfactory repayment arrangement with the Fresno City College Business Office. If payment has not been received, the student portion will be referred to borrower services and the student will be responsible for setting up a satisfactory repayment arrangement with the Department of Education.

Grant overpayments will be reported to the National Student Loan Data System (NSLDS) marked with the appropriate flag corresponding to the action taken by the student. This report will take place within thirty days after:

- The student signs a satisfactory repayment agreement;
- The student fails both to repay the overpayment and to enter into a repayment arrangement with the college within the 45-day period
- The student fails to meet the terms of the agreement signed by the college

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 Financial Aid Office will send the student a letter offering the financial aid that was not yet disbursed. 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 disbursed to the student within 90 days of the college's determination that the student withdrew.

For purposes of Title IV, students who receive Fs in all classes will be considered withdrawn from classes, unless they can produce verification from faculty that they attended an academic activity after the 60% mark and earned their F.