

STUDENT'S RIGHTS & RESPONSIBILITIES

Your Rights

While you are expected to fulfill all the responsibilities described in later sections, you also have the following rights:

Fair Treatment in Awarding of Aid

You have the right to receive equitable consideration of your application for financial aid. Although we review each student's case individually, we apply the guidelines for eligibility and award packaging consistently to all students. Awarding policies are established annually and are based upon availability of funds.

Right of Appeal

Whenever you have a concern or problem related to your financial aid award, you should talk with your financial aid advisor. This is the person in our office who is most familiar with your individual situation and award package. If you are not satisfied, you may appeal your advisor's decision by requesting that the financial aid advising committee review your case. If you wish to appeal the decision of the committee, your last step is to submit your appeal to the director of financial aid.

Full Information about Financial Aid Programs

You have the right to request and receive information about the types of aid available at West Valley and Mission Colleges and the requirements for eligibility. You may request a meeting with a financial aid advisor at any time to discuss your financial aid status. You may also request and receive information about our academic programs, faculty, physical facilities, and student retention rates.

Knowledge of Fee-Refund Policy

You have the right to know the college's policy regarding the refunding of fees to students who withdraw during the quarter. This policy is in the college catalogue.

Notice of Cancellation of Aid

You have the right to be notified of your failure to meet your responsibilities for continued aid eligibility. Basic responsibilities are listed below.

Your Responsibilities

When you accept financial aid, you enter into a contract with the college. Before you accept, you should understand the responsibilities you are about to assume.

Academic Eligibility

For financial aid eligibility standards, you are expected to complete your eligible program of study in no more than 150% of the maximum units required to complete the degree, certificate, or program. You are also expected to meet and maintain the College's standards for academic and progress success. *These standards are separate from financial aid eligibility standards.*

Educational Plan

You must complete and follow an approved educational plan for your eligible program of study. You are required to have any official transcripts that you submit to the Admissions & Records Office evaluated and applied to your units attempted and completed status.

Pre-Loan Counseling

If you will be receiving a student loan from the college for the first time, you are required to complete pre-loan counseling. Pre-loan counseling sessions are available

Repaying Your Loan

If you accept a loan as part of your financial aid package, you are also accepting the legal and moral responsibility of repaying the loan. Be sure to read all the conditions of the loan very carefully. Failure to repay will not only damage your credit rating but will prevent you from receiving additional financial aid. It may also prevent future students from attending college who might need help from the loan program.

Loan Exit Counseling

If you receive a loan, you must complete exit counseling online or in person, by appointment with a Financial Aid Advisor. You must complete exit counseling before you graduate or withdraw (even temporarily) from the college. During this interview, you will receive your loan repayment schedule, which specifies the payment amount(s) and due date(s).

Using Financial Aid Funds for Your Education

You must use financial aid for education-related expenses at the college only. If you fail to comply, your aid may be canceled and you may have to repay funds you have already received. Generally, you may not receive financial aid concurrently from two or more schools.

Updating Your Address

You must update your addresses to ensure mail is sent to the correct address. Permanent, mailing, and e-mail addresses must be updated any time they change: each time you or your parents move, if you take a leave of absence, or if you participate in a special program that takes place away from campus.

Reporting Changes in Your Financial Circumstance

You must inform the Financial Aid Office if you receive additional resources such as private scholarships or if your family financial circumstances change (including the number of family members attending college). These changes may result in an adjustment to your financial aid award.

PRINCIPLES OF FINANCIAL AID ADMINISTRATION

The basic premise for all need-based financial aid programs is that students and their families, to the extent they can contribute, have the primary responsibility for financing the cost of the student's education. Your family is expected to utilize its resources to make higher education a priority. Our job is to evaluate your resources and calculate how much aid, if any, you'll need for the next academic year.

What is Financial Aid? Financial aid is money available from federal, state, and private sources to help students meet college costs. Financial aid will pay for educational costs including:

Tuition and fees
Room and board
Books and supplies
Personal expenses
Transportation costs

Financial aid helps fill the gap between the costs of attending college and the amount that students and their families can afford to pay.

Who is Eligible? Almost anyone who needs financial assistance to attend West Valley or Mission Colleges may receive financial aid. However, you must meet the following requirements in order to be eligible for the aid we offer:

- You must be a U.S. citizen or eligible non-citizen. Foreign students with student visas are not eligible for financial aid.
- You must be in an eligible degree or certificate program.
- You must neither be in default on any federal loan (examples: Federal Perkins, Federal Stafford Student Loan, Federal Direct Student Loan) nor owe a repayment on any Pell or Federal Supplemental Educational Opportunity Grant.
- You must be registered with the Selective Service (the draft) if you are male, at least 18 years old, and were born after December 31, 1959, unless you meet certain specified exceptions.
- You must be enrolled at least half-time and be maintaining satisfactory academic progress ("How Your Academic Progress Affects Your Financial Aid").

APPLICATION PROCEDURES

1. Obtain a Personal Identification Number (PIN) from www.pin.ed.gov in order to complete the online application for aid.
2. With PIN in hand, access the Free Application for Federal Student Aid website at www.fafsa.ed.gov and complete and submit the form. REMEMBER, you must list either West Valley or Mission College as a recipient of the data you are submitting.

SUPPORTING DOCUMENTATION

Our office may request a range of supporting documents from you after receiving your FAFSA. The most common documents requested are as follows:

- Financial Aid Data Sheets
- Complete copies of your parents' and/or your own federal income tax returns and W-2 forms for 2008.
- Detailed information about bank or investment accounts or other assets.
- Male applicants born after December 31, 1959, whose Selective Service registration compliance is not confirmed by the Selective Service Administration, will be required to submit verification of Selective Service registration.

The above documents are examples only and do not represent 100% of the student population's required documentation requested.

COSTS OF ATTENDANCE (BUDGET)

Each student has a unique cost of education established based on their individual living situation and planned attendance. The following *examples* of budgets (cost of attendance) used to determine financial need or eligibility represent students who are California Residents, attending two semesters, enrolled in 12 units or more:

	Paying Rent	Not Paying Rent
Fees*	\$ 728	\$ 728
Other Required Fees	58	58
Room & Board	11,160	4,644
Books & Supplies	2,388	2,388
Personal Expenses	2,826	3,096
Transportation Expenses	1,170	1,044
Total	<u>\$ 18,330</u>	<u>\$ 11,958</u>

*Non-residents of California are also assessed a per-unit tuition charge.

DETERMINING AWARD ELIGIBILITY or NEED

When you file the Free Application for Federal Student Aid (FAFSA), a complex series of calculations take place using Federal evaluation standards that will determine your ultimate eligibility for need-based aid through our offices. The FAFSA calculates an effective family contribution (EFC), an amount that you and your family (if a dependent student) are expected to contribute towards your costs of attendance. This EFC is subtracted from your anticipated costs of attendance and will determine your need or eligibility for the aid programs we have available at West Valley and Mission Colleges.

AWARDING & REVISION

The Financial Aid Office has the authority to award federal and state funds. Student Financial Aid Programs shall be awarded in the following priority sequence:

1. Board of Governors Waiver (BOGW)
2. Pell Grant
3. Scholarships and/or Other External Resources
4. Academic Competitiveness Grant (ACG)
5. Chafee Grant
6. Cal Grant B or C
7. Federal Supplemental Educational Opportunity Grant (FSEOG)
8. EOP&S
9. CARE Program
10. Federal Work Study (FWS)
11. Federal Stafford Loan Eligibility

FINANCIAL AID FUNDING SOURCES

All Federal & State funds are subject to availability and awarding limits. Some funds, like Federal Work Study and Federal Supplemental Educational Opportunity Grants, have maximum total dollars awarded limits. Because of this, not all students will be offered all funding sources. Limited funds means that all aid will be awarded on a first-come, first-served basis dependent on total monies available and the student's eligibility.

Board of Governors Waiver (BOGW): This is a state waiver for California residents to cover enrollment fees (\$20 per unit) and parking fees over \$20 per semester (maximum waived is \$20 per semester). Please note: The health fee will NOT be waived. If you have already paid your fees covered by the BOGW, a reimbursement check will be disbursed during the semester.

Pell Grant: This federal grant program determines eligibility through the effective family contribution (EFC) calculated when you complete the

Pell Grant: This award is based on the calculated EFC from the FAFSA, Pell Cost of Attendance, Enrollment Status, and the U.S. Department of Education's Pell Grant Payment Schedule. This award is proportionally determined based on the following:

- Full-Time Status (12 units or more) 100% of Pell Eligibility
- 3/4-Time Status (9-11.5 units) 75% of Pell Eligibility
- 1/2-Time Status (6-8.5 units) 50% of Pell Eligibility
- Less Than 1/2-Time Status (.5-5.5 units) Approximately 25% of Pell Eligibility

Subject to student's remaining award year amount, Pell Grant may also be awarded during the Summer Session.

Scholarships (Campus-based & External): Institutional or external scholarships may be awarded to students. These awards must be reflected on your award letter and used to determine your eligibility for other aid sources. Mission College or West Valley (Campus-based) scholarship applications are available the January preceding the next academic year. Each external scholarship has its own application process and deadline date. For external scholarships, please contact individual donors for specific information.

Academic Competitiveness Grant (ACG): Eligible students may receive \$750 for the first academic year of study and \$1,300 for the second year of academic study. To be eligible for each academic year, a student must meet all of the following:

- Be a Federal Pell Grant recipient;
- Be enrolled full-time in a degree program;
- Be enrolled in the first or second academic year of his/her program of study at a two-year or four year degree-granting institution;
- Have completed a rigorous secondary school program of study (after January 1, 2006, if a first-year student, and after January 1, 2005, if a second-year student);
- If a first-year student, not have been previously enrolled in an undergraduate program; and
- If a second-year student, have at least a cumulative 3.0 GPA for the first academic year.

Chafee Grant: A federally-funded program that offers up to \$5,000 to foster youth and former foster youth to use for college courses and vocational training. The applicant must have been in California foster care between the applicant's 16th & 18th birthday, and apply for Chafee Grant before reaching age 22.

Cal Grant B & Cal Grant C: Awarded to students by the California Student Aid Commission in Sacramento. 1st filing deadline for awards is March 2 of each year prior to fall semester, and 2nd filing deadline is September 2 of each year.

Federal Supplemental Educational Opportunity Grant (FSEOG): Awarding is based on the following criteria.

- Priority given to Pell Grant Eligible Student with “O” EFC (Expected Family Contribution) and must be enrolled at least half-time (6 units/semester).
- Maximum Award Amount: \$500 per award year (\$250 per semester)

Extended Opportunity Program & Services (EOP&S): This award is determined by the campus EOPS Office staff. Contact EOPS Office for application, eligibility information and final award into the program. This award is offered to students who meet the following requirements:

- Be a California Resident;
- Qualify for the Board of Governor’s Waiver (BOGW);
- Be educationally disadvantaged according to program standards;
- Be enrolled full-time (12 or more units). (DISC students have special consideration.); and
- Must not have completed more than 70 units of degree-applicable college-level coursework.

CARE Program: This award is for students who are also single parents. Award eligibility is determined by the campus EOPS Office staff. Contact EOPS Office for application, eligibility information and final award into the program.

Federal Work Study (FWS) (i.e., College Work Study): Awarded to students who are enrolled for a minimum of 6 units (half-time) per semester AND have sufficient remaining need to make an award. *If awarded, employment is not guaranteed.*

Federal Stafford Loans: These awards are not part of an original package of aid eligibility. Once an official award offer letter is received by the student, the student should meet with a financial aid advisor *if* the student finds the award is insufficient to meet the anticipated costs of attendance. The advisor will discuss all potential eligibility options, including loan sources, if the student has financial need after other aid is offered and is enrolled at least six (6) units of study per term.

DISBURSEMENTS & REFUNDS

Pell Grant / Federal Supplemental Educational Opportunity Grant (FSEOG) – Checks are mailed to students on the two (2) major dates per semester. If files are “ready for advisor review” after the second disbursement for that semester, only (1) check will be mailed for the semester.

Academic Competitiveness Grant – Checks are mailed on the second disbursement date of the fall and spring semesters.

Cal Grant B / C – Checks are mailed once a semester to students by early October and early March.

Board of Governors Fee Waiver (BOGW) – A waiver for your enrollment fee and part of parking fee during the semester. A reimbursement check will be mailed to students who have already paid for fees covered by the BOGW.

Scholarships (Campus-based & External) – Unless otherwise requested by the donor, checks will be available for the student to pick up from the FAO at the beginning of the semester.

Extended Opportunity Programs and Services Grant (EOPS) / or CARE Program – Checks are disbursed once a semester. *Contact EOPS Office for disbursement dates and times.*

Federal Work Study (FWS) – Wages are earned monthly and paid at the end of each month. FWS payroll checks are available at the Cashier's Office for pick-up. Those checks not picked up after 3 days will be mailed to your address.

Federal Stafford Loan Checks – ALL loan applicants are required to attend a “Loan Pre-Certification/Pre-Disbursement Session” (Entrance Interview) before a Stafford Loan application is certified. Loan checks are mailed to the Financial Aid Office by the student’s lending institution. Checks will be disbursed twice during the student’s loan period. Checks are available for pick-up approximately ten (10) working days from the disbursement date indicated on student's loan promissory note.

REPAYMENTS

A student MAY BE required to repay any or all of an award for the following reasons:

- Received an award at another school within the same time period.
- Student was paid based on incorrect SAR data (i.e., income), and an accurate SAR made the student ineligible for the award amount received.
- Dropped 100% of units after an award was received, or prior to completing more than 60% of the semester. (Amount will be based on the date of withdrawal.)
- Reduced enrollment status (prior to the second check release date) where the new eligible amount is less than the first amount received.
- Received all "F" and/or "NC" grades without completing more than 60% of semester.

If a student is required to repay funds, an "Accounts Receivable" will be established at Mission College. The student may be required to repay the full amount prior to receiving ANY further Title IV Financial Aid at ANY institution. If proper arrangements are not made with the college, the collection will be submitted to the Department of Education for collection.

FINANCIAL AID PROBATION

A probation status is placed on your financial aid records at the end of the first semester when you do not meet either or both the minimum GPA and units successfully completed requirements. This probationary status serves as a warning and will not affect your disbursements for the next semester.

FINANCIAL AID DISQUALIFICATION (FADQ)

Students who fail to make or maintain satisfactory academic progress will be placed on FINANCIAL AID PROBATION. There are two ways to be academically disqualified for financial aid eligibility purposes:

1. A student may be placed on probation when the cumulative grade point average (GPA) drops below 2.000. Students who have *two (2) or more consecutive probationary semesters* will be placed on financial aid disqualification (FADQ).
2. 150% rule: A student is expected to complete an eligible program (degree, certificate, or transfer) in a maximum of 150% of the units required. Most courses require 60 units; financial aid disqualification (FADQ) will occur when students have attempted over 150% of the total units required. For example: For a required 60 unit course, you will be allowed to take up to 90 units.
 - Transferred units accepted by West Valley/Mission College will count toward the maximum units. *If you submit an official transcript to the Admissions & Records Office, you must have it officially evaluated by Mission's Records Office.*
 - English as Secondary Language (ESL) course units WILL BE COUNTED

toward the maximum units.

In either case listed above, the student does not need to be on Financial Aid at the time. All periods of concurrent enrollment at West Valley and Mission Colleges will be considered for progress whether or not the student was receiving Financial Aid.

APPEALS PROCESS

As with any determination of status, you may request another review or appeal. To make this formal request, you must complete and submit a *Request for Appeal* (follow this link to the actual downloadable application) with all supporting documentation. Our appeal committee meets on a regular basis to review all requests. Typically, you will know the outcome of your appeal request within two weeks.