

# AP 5130 Financial Aid

## Reference:

*Education Code Sections 66021.3, 66021.6, 66025.9, 69514, 70030 et seq., 76300, and 94912.5;*  
*Title 5 Sections 55031 and 58600 et seq.;*  
*20 U.S. Code Sections 1070 et seq.;*  
*34 Code of Federal Regulations Section 668;*  
*U.S. Department of Education regulations on the Integrity of Federal Student Financial Aid Programs under Title IV of the Higher Education Act of 1965, as amended.*  
*ACCJC Accreditation Standard III.D.15*

## APPLICATION PROCESS

Students applying for financial aid at Taft College do so by completing a “Free Application for Federal Student Aid” (FAFSA), California Dream Application or the California College Promise Grant Application. Links to these forms can be found on the Financial Aid Office’s website. The Financial Aid Office is not responsible for the application process of outside resources like non-Taft College scholarships, but all students are encouraged to apply for scholarships that might contribute to their financial resources while attending college. In no instance, where a student is eligible for Title IV Aid, shall the total financial aid package exceed the stated individual cost of education as determined by the Financial Aid Office. Federal, State, and Institutional programs are available. Please visit [www.fafsa.gov](http://www.fafsa.gov) or [www.dream.csac.ca.gov](http://www.dream.csac.ca.gov).

Application deadlines are established each year to facilitate effective financial aid packaging and equitable disbursement of funds. Students are encouraged to apply in advance of these deadlines. Students having all materials completed on or before the deadline date will receive priority consideration.

## STUDENT ELIGIBILITY

The federal government is the primary source of financial aid for college students. Students must meet several requirements in order to be eligible to receive federal aid. The following requirements are common to most federal (and many other) financial aid programs:

1. Students **must have financial need** and demonstrate it through their financial aid application materials. (Note: However, there are some scholarship programs available to students who do not need to demonstrate financial need.) It is strongly recommended that students apply for aid early if they think they may need financial assistance.

2. In order to receive financial aid, **students must be admitted to the college** and working toward a degree or certificate. (However, students may apply for aid before being accepted for admission or enrolled.)
3. To qualify for all federal aid, students must be **U.S. citizens or eligible non-citizens**. State aid may be available to some eligible non-citizens.
4. All students must have a valid Social Security Number to be eligible for federal aid.
5. Most male students who are between the ages of 18 and 25 must be registered with the U.S. Selective Service.
6. Continuing students must be making **satisfactory academic progress**.
7. Students receiving federal student aid may only use it for educational purposes.
8. To continue to qualify for financial aid, students must not owe a refund on a federal grant or be in default on any federal educational loan.

## **FINANCIAL AID PACKAGING PRIORITIES**

The following order of priorities will be used in packaging students for the Taft College Financial Aid Program. All “resource aid” will be deducted from the student’s budget before awarding (examples of resource aid are: EOPS, CARE and outside scholarships). The college reserves the right to vary priorities when deemed necessary by the Financial Aid Office.

California College Promise Grant  
California DREAM Loan Program  
Federal PELL Grant  
Federal Direct Student Loan Program  
Federal Family Education Loan Program  
Federal Supplemental Opportunity Grant  
Cal Grant  
Full Time Student Success Grant  
Taft College Scholarship  
Merit Award  
Federal Work Study  
Institutional Work Study

## **PAYMENT PROCEDURES**

The College shall disburse Federal Pell Grant funds to eligible students in two disbursements per semester. All other aid shall be disbursed once per semester. Financial aid funds are either sent in a paper check mailed to the student, by Direct Deposit to the student's checking or saving account, or by loading funds onto the students CougarCard.

## **DISBURSEMENT OF FUNDS**

In order to ensure compliance with Department of Education Regulations pertaining to separation of duties for disbursement of financial aid funds the following is established:

1. The Chief Business Officer and/or designee (Lead Cashier), shall be responsible for disbursing financial aid funds as outlined in the Blue Book published by the U.S. Department of Education and other generally accepted accounting procedures.

## **FEDERAL PROGRAMS**

Taft College does participate in the following Federal Student Loan programs:

- Federal Direct Loan Program – Managed and issued by the U.S. Department of Education
- Federal Family Education Loan Program – Managed and issued by private lenders.

### **Federal Pell Grant**

Federal Pell Grants are financial awards to help eligible undergraduates pay for their college education. For many students, these grants provide a foundation of financial aid to which aid from other federal and non-federal sources may be added. Unlike loans, grants do not have to be repaid.

### **Federal Supplemental Educational Opportunity Grant**

The Federal Supplemental Educational Opportunity Grant (FSEOG) program is available to eligible undergraduate students with the greatest financial need and does not have to be repaid. Priority is given to Pell Grant recipients. Eligible students may receive grants on a first come-first served basis, depending on their need, the availability of FSEOG funds at the college, and the amount of other aid awarded. All undergraduate students who apply for financial aid are automatically considered for this grant.

### **Federal Work-Study**

The Federal Work-Study Program (FWSP) offers jobs to eligible students, which provides students with an opportunity to earn money to help pay educational expenses. The hourly pay is at least the current minimum wage. The total FWSP award depends on the student's need, the amount of money the school has for the program, and the amount of aid awarded from other programs. Taft College student's currently enrolled full time may work up to a maximum of 10 hours per week. Students must be eligible for a Federal PELL Grant to be eligible for Federal Work Study.

## **STATE PROGRAMS**

### **Cal Grant**

The State of California, through the Student Aid Commission, sponsors financial aid programs which include Cal Grants B and C. For more information regarding these programs contact the Financial Aid Office.

### **California College Promise Grant**

The Board of Governors of the California Community Colleges adopted regulations to implement the Student Financial Aid Plan to ensure to the greatest extent possible no student who is eligible and desires to attend a community college is denied access as a result of the mandatory enrollment fee. The enrollment fee will be waived for any student who is a California resident or has AB 540 status and at the time of enrollment:

1. Is a recipient or a dependent of a parent who is a recipient of CalWORKs, SSI, or General Assistance; has certification from the California Department of Veterans Affairs verifying student is eligible for a dependent's fee waiver; has certification from the National Guard Adjutant General verifying student is eligible for a dependent's fee waiver;
2. Is eligible as a recipient of the Congressional Medal of Honor or as a child of a recipient; is eligible as a dependent of a victim of the September 11, 2001, terrorist attack (student must submit documentation from the Department of Veterans Affairs or the CA Victim Compensation and Government Claims Board); is eligible as a dependent of a deceased law enforcement/fire suppression personnel killed in the line of duty (student must submit documentation from the public agency employer of record and income information) or;
3. Has an annual family income falling within the current State income levels.

Students must complete a California College Promise Grant paper application or

financial aid application and provide documentation to receive the waiver.

All students pursuing a baccalaureate degree in Dental Hygiene at Taft College and applying for a California College Promise Grant must complete a Free Application for Federal Student Aid (FAFSA) or a California Dream Act Application (CADAA) in lieu of completing the California College Promise Grant paper application.

## **INSTITUTIONAL PROGRAMS**

### **Student Work Program**

Students must be enrolled at Taft College to qualify for work. A faculty member, adviser, or work supervisor may recommend the employment of the student.

Examples of on-campus jobs are clerk, grounds person, custodian, etc. The student is hired after completing required forms from the Financial Aid Office. Institutional policy limits students to 10 hours per week when school is in session. The hourly pay rate is at least equal to the current minimum wage. Checks are processed monthly.

To participate in the program students must maintain satisfactory academic progress and must be in good standing as determined by the college.

Additional information is provided under Satisfactory Academic Progress.

### **Scholarship Programs**

A scholarship Program has been established at Taft College. The Board of Trustees of the West Kern Community College District determines funds available for this program annually.

Criteria for Scholarships:

To qualify, a student must show excellence in past academic achievement by receiving a minimum 3.00 cumulative grade point average or better, in either high school or 12 or more units of college work; must be approved for admission to Taft College and have applied by the fifth Friday of each semester.

Applications are available via the Taft College website or in the Financial Aid Office and are returned to the same office. These applications are submitted each year. Recipients are awarded contingent upon available funding and the students overall cost of attendance.

Taft College Scholarship – A \$125 per semester scholarship is given to California residents or AB540 students who meet the scholarship criteria. A recipient must

maintain a 3.00 cumulative grade point average, pass 12 units with a 3.00 grade point average in the previous semester and enroll in 12 units or more in the next semester to maintain the Taft College Scholarship. A student can earn this scholarship a maximum of four semesters.

Taft College Non-Resident Scholarship – A student entering Taft College with a 3.00 or better cumulative grade point average and enrolls as a full time student is eligible to receive the Non-Resident scholarships. This scholarship is applied to the non-resident tuition fees and can be earned a maximum of two semesters. To receive the second semester Non-Resident scholarship the student must maintain a 3.00 or better grade point average and re-enroll as a full time student. A student who enters Taft College with a grade point average of less than a 3.00 and earns a 3.00 or better at Taft College will receive a Non-Resident scholarship for one semester.

Taft College District High School Academic Merit Award – A \$600 Merit Award is given to any graduating high school senior in the West Kern Community College District (Taft and Maricopa High Schools) who has a cumulative grade point average of 3.00 or better and enrolls in 12 or more units at Taft College as a first time college student, within one year of receiving the award. A student will receive \$300 the first semester of enrollment. In order to retain this award a student must pass 12 units with a 3.00 or better grade point average and enroll in 12 or more units the following semester. A Merit Award recipient is not eligible for the Taft College scholarship during the semester of their Merit Award eligibility. No financial aid form is required however a final high school transcript is required. Additional information can be obtained in the financial aid office.

Community Scholarships – Various individuals, community organizations, and businesses annually provide scholarships to Taft College students. Applications are available in the Financial Aid Office or on our web site at [www.taftcollege.edu](http://www.taftcollege.edu). Scholarship awards are presented at the college's scholarship/awards luncheon. Most awards require confirmation of subsequent enrollment in a post-secondary institution before the scholarship is paid.

It is highly recommended all students complete the FAFSA.

## **REFUNDS AND REPAYMENT OF TITLE IV FUNDS**

### **Refunds**

Any student who completely drops from all classes and/or has received “FW” grades in all classes and has received Federal Pell Grant, FSEOG or other Title IV funds will be required to repay any unearned portion to the appropriate Federal Fund.

The Financial Aid Office pulls a list of students who have withdrawn from and/or received "FW" grades in all classes from the enrollment management system. The list includes students who have been dropped from all classes by their instructors as well as those who have initiated the withdrawal themselves. Refund/repayment calculation worksheets are completed as soon as possible after each withdrawal list is generated in the Financial Aid Office.

A refund calculation will be applied to all students who receive federal assistance and withdraw from all classes, are dropped from all classes by instructors, and/or receive all "FW grades" due to non-attendance.

To calculate the refund or repayment:

1. Take the calendar days completed in the payment period or period of enrollment divided by the total calendar days in the payment period or period of enrollment. Use this percentage if it is under 60 percent. If 60 percent or more use 100 percent as Title IV funds earned.
2. Determine institutional charges for tuition, fees, etc.
3. Determine earned and unearned portions of Title IV aid disbursed (amount disbursed \* percent earned = earned) and (amount disbursed - earned = unearned).
4. If Title IV aid earned is greater than the funds disbursed, a post withdrawal disbursement is due to the student.
5. If Title IV aid earned is less than the funds disbursed, this is the amount of Title IV aid required to be returned:

By the school: institutional charges \* unearned Title IV aid percentage; compare this to unearned Title IV aid disbursed, taking the lesser of the two.

By the student: take unearned Title IV aid disbursed less the amount due by the school.

Refunds are made to the appropriate programs within 45 days of completing the refund/repayment calculation.

Unearned funds must be returned to the programs in this order:

School	Student
Pell Grants	Pell Grant *50%
FSEOG	FSEOG * 50%
Other Title IV programs	Federal Student Loans
(*50% for grant funds)	Other Title IV programs

## **Repayments**

Taft College takes the following steps to contact students who owe repayments to the federal financial aid programs:

1. A letter of explanation/invoice is mailed to the address on file.
2. The debt is posted to the student's account. The student will be unable to enroll in classes and academic transcripts will not be released until the debt is cleared.

Repayments are made to the appropriate programs within 45 days of receipt of the student's payment. A student who owes a repayment to any Title IV programs is ineligible for further Title IV assistance until the full repayment has been made. Common refund/repayment examples are available from the Financial Aid Director.

## **SATISFACTORY ACADEMIC PROGRESS POLICY**

Reference: 34 Code of Federal Regulations Section 668.34

## **PREFACE**

Taft College is dedicated to providing financial aid to those eligible students who are achieving consistent progress toward a specific educational objective. The student is responsible for setting an objective, achieving adequate grades and completing the courses required.

In order to be eligible to receive financial aid, students are required to enroll in a course of study leading to a degree, a transfer program (Ex: to a 4-year institution), or a vocational certificate, maintain Satisfactory Academic Progress (SAP) and have not reached their lifetime eligibility limit. Effective with the 2012- 2013 Academic Year, new federal regulations define the lifetime eligibility limit as six (6) full-time years for Pell Grants. Recipients in all Federal, State and Institutional programs are determined to be making satisfactory academic progress under the following circumstances:

## **INTRODUCTION**

Federal regulations require schools to establish satisfactory academic progress standards for students applying for and receiving federal aid. These regulations require the Financial Aid Office to review all periods of a student's enrollment history regardless of whether financial aid was received, to determine if a student is making satisfactory academic progress towards an educational objective. A student's progress will be evaluated at the end of the fall, spring and summer



semesters by the standards outlined below. All periods of enrollment will be evaluated regardless of whether or not financial aid was received. Any official academic transcripts from other colleges received by Taft College will be utilized in the review of our Satisfactory Academic Progress standards once the transcript has been evaluated and units have been posted to the Taft College transcript.

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

Cal Grant B and C and the Full Time Student Success Grant  
California DREAM Loan Program  
Federal Work Study  
Federal Pell Grant  
Federal Supplemental Educational Opportunity Grant (FSEOG)  
Institutional Work Study Program (IWSP)  
AmeriCorps  
Chaffey Grants

## **SATISFACTORY ACADEMIC PROGRESS CRITERIA**

In order to satisfy Satisfactory Academic Progress requirements, financial aid recipients must:

Earn a minimum Cumulative GPA of 2.00 for all classes attempted. Grade symbols of A, B, C, D, P, or CR earned during Fall, Spring or Summer will be considered as acceptable for courses completed, and satisfactory academic progress consideration.

Courses completed with an F, FW, I, NC, NP, IP, or W will not be considered acceptable for satisfactory academic progress. Courses completed with a MW (withdrawal for military service) are excluded from the determination.

## **GRADE POINT AVERAGE**

Grade symbols of A, B, C, D, F or FW will be used in grade point average calculation. Courses completed with a P, NP, CR, NC, I, IP, UG or W will not be used in grade point average calculation.

However, please note non-passing grades, which are not used to determine grade point average, will be used to determine minimum unit requirements.

Additionally, even though a "D" is considered a passing grade, the total cumulative GPA must not fall below 2.00 for each semester. Repeated courses will be considered in the GPA calculation.

## **PACE OF PROGRESSION**

Federal regulations require institutions to measure a student's pace toward his/her educational objective to ensure completion within the maximum time length for his/her program. For a student pursuing an Associate Degree or Certificate the pace cannot be less than 67%.

67% of the cumulative units attempted for each pay period (Fall, Spring and Summer) must be completed with a passing grade. The total number of successfully completed units must be equal to or greater than the calculated total of attempted units multiplied by .67.

## **MAXIMUM TIME LENGTH**

Federal regulations require institutions to establish a maximum time period or unit total for a student to complete an educational objective (degree/certificate) if financial aid is received. Financial aid recipients will be considered to be making satisfactory academic progress if they complete their educational objective in the time frame indicated below. The educational objective as indicated by the student's choice of major/program of study will be used for this determination.

For an undergraduate program measured in credit hours, a period no longer than 150 percent of the published program length.

For an undergraduate program measured in clock hours, a period no longer than 150 percent of the published program length, as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time.

Students must not have completed 90 non-remedial/basic skills units.

## **EDUCATIONAL OBJECTIVE**

Students receiving financial aid at Taft College must be enrolled in a course of study leading to an A.A. degree, an A.S degree, an A.A.T degree, an A.S.T degree or a

certificate.

Associate Degree: This requires completion of a minimum of 60 units. Students must complete their objective by the time they have attempted 90 units.

Certificate: Taft College offers a number of certificate programs each requiring a specific number of units for completion. Students enrolled in certificate programs must complete their objective by the time they have attempted 150% of the number of units required for the specific requirement. For example, a student enrolled in an 18 unit certificate program, must complete their objective by the time he/she has attempted 27 units.

All English as a Second Language classes and up to 30 units of remedial course work are deducted from the units attempted when determining satisfactory academic progress for maximum time.

Transfer Students to Taft College: Students are encouraged to submit official transcripts from all previous colleges attended to Taft College's Admissions and Records Office. Degree applicable units posted on the Taft College transcript will be included in academic progress calculations.

## **FINANCIAL AID WARNING/DISQUALIFICATION**

The Financial Aid Office will evaluate each financial aid recipient's academic progress each semester. Each evaluation will include a GPA review, an assessment of the Pace of Progression calculation, as well as the Maximum Time Length standard. Students placed on financial aid warning or disqualification will be notified as to his/her change in status.

**FINANCIAL AID WARNING:** Students will be placed on financial aid warning for one semester if they earn less than a 2.00 cumulative GPA for all courses attempted or do not meet the Pace of Progression calculation. Financial assistance will be continued during this warning semester.

If, at the end of the warning semester, a student completes the Pace of Progression calculation with a minimum cumulative GPA of 2.00, they will be removed from financial aid warning. Students not completing sufficient units to meet the Pace of Progression calculation requirement and/or the minimum GPA requirement during the warning semester will be subject to disqualification from financial assistance.

**FINANCIAL AID DISQUALIFICATION:** Financial aid recipients will be disqualified from financial assistance if, for two consecutively enrolled semesters they earn less than a 2.0 cumulative GPA and/or do not meet the Pace of Progression calculation.

Financial aid recipients will also be disqualified from financial assistance if they exceed the Maximum Time Length standard.

#### Loss of Eligibility for California College Promise Grant (formerly known as BOG Fee Waiver)

A student shall become ineligible for a California College Promise Grant if the student is placed on academic or progress probation, or any combination thereof, for two consecutive primary terms. Loss of eligibility shall become effective at the first registration opportunity after such determination is made.

The District shall notify students of their placement on academic or progress probation no later than thirty days following the end of the term that resulted in the student's placement on probation. The notification must clearly state that two consecutive primary terms of probation will lead to a loss of the California College Promise Grant until the student is no longer on probation. The notification must also advise students about the available student support services to assist them in maintaining eligibility.

The District shall adopt, prominently display, and disseminate policies ensuring students are advised about the student support services available to assist them in maintaining and reestablishing eligibility for the California College Promise Grant. Dissemination includes, but is not limited to, information provided in college catalogs and class schedules.

The District shall establish written procedures by which a student may appeal the loss of a California College Promise Grant due to extenuating circumstances, or when a student with a disability applied for, but did not receive, a reasonable accommodation in a timely manner. Extenuating circumstances are verified cases of accidents, illnesses, or other circumstances that might include documented changes in the student's economic situation or evidence the student was unable to obtain essential student support services. Extenuating circumstances also includes special consideration of the specific factors associated with Veterans, CalWORKs, EOPS, and DSPS student status.

Foster Youth shall not be subject to loss of California College Promise Grant due to placement on academic or progress probation. This exemption for Foster Youth is effective until the date specified in Education Code Section 66025.9 subdivision (c).

#### **REINSTATEMENT/APPEALS PROCEDURES**

**REINSTATEMENT:** A student, who was previously disqualified, may have their financial aid reinstated if they meet the Pace of Progression calculation with a minimum cumulative GPA of 2.00.

## **APPEALS/PROBATION STATUS**

Students who feel they do not meet the above criteria due to special circumstances may appeal to the Financial Aid Advisory Committee (FAAC) for review. Special circumstances may include, but are not limited to, illness, accident, death in the family, remedial/basic skills course work, or a change in educational goal.

Steps to be taken:

1. A student who wants to appeal his or her disqualification status must meet with the Director to obtain a Petition for Appeal of Financial Aid form. Director will explain the form and the steps the student must follow to complete the required paperwork for submission to the FAAC.
2. The FAAC will review the student's appeal and make a decision regarding the student's financial aid status. A written notification will be mailed to the student within three (3) working days of the committee's decision. All decisions made by the FAAC are final and binding.

Any student who is on financial aid disqualification due to a change in major is required to meet with a counselor/advisor to establish a new educational plan and must appeal to the FAAC for review.

A student who has been placed on financial aid disqualification will not automatically be reinstated simply by paying for his/her own classes (i.e., not receiving Title IV aid) for a semester, or by sitting out a semester. The student must bring his/her cumulative GPA up, complete the required units for his/her enrollment status or go through the appeal process for review if a special circumstance exists.

Barring an approved petition for unusual or mitigating circumstances, a student can reestablish eligibility only by taking action bringing the student into compliance with the required GPA of 2.00, the Pace of Progression calculation, and Maximum Time Frame standard.

## **INELIGIBLE TO APPEAL**

Students who do not meet the Satisfactory Academic Progress guidelines based on the Pace of Progression calculation or GPA may not be eligible to appeal again if, in the last semester enrolled at Taft College, the student appealed and the appeal was approved. Unless the student has made Satisfactory Academic Progress or the institution determines the student met the requirements specified by the institution in the academic plan for the student another appeal could not be filed for the next enrolled semester. The student would need to reinstate themselves (without

financial aid) by meeting the Pace of Progression calculation with a minimum cumulative GPA of 2.00 while enrolled in classes at Taft College.

### **Incomplete Grade**

In case of a student receiving an incomplete grade (I), the student must complete all work necessary to remove the incomplete grade within 8 weeks from the beginning of the semester. A progress report signed by the instructor involved must be submitted to the Financial Aid Office by the end of the 4th week of the semester. If the incomplete grade is not made up, the letter grade to be assigned will be used to determine the financial aid status.

### **Incoming Transfer Students**

Transfer students must meet the same criteria as students matriculating at Taft College. Students must be enrolled in a program of study approved by a counselor/academic adviser. Repeated courses for which the student has petitioned with approval will be considered as part of the academic load.

### **Misrepresentation**

Misrepresentation is defined as any false, erroneous, or misleading statement the District, a representative of the District, or a service provider with which the District has contracted to provide educational programs, marketing, advertising, recruiting, or admissions services, makes directly or indirectly to a student, prospective student, a member of the public, an accrediting agency, a state agency, or the United States Department of Education.

A misleading statement includes any statement having the likelihood or tendency to deceive or confuse. If a person to whom the misrepresentation was made could reasonably be expected to rely, or has reasonably relied, on the misrepresentation, the misrepresentation would be substantial.

This procedure does not apply to statements by students through social media outlets or by vendors who are not providing covered services, as reflected herein.

Extensive detail of Financial Aid procedures may be obtained from the Financial Aid office.

