

## appendices section VI

### students

#### s-5 **Student Financial Assistance**

The Maricopa Community Colleges provide students financial assistance to enable access to higher education. Student financial assistance shall be awarded on the basis of demonstrated financial need except where funds are specified for recognition of special talents and achievements.

##### **How to Apply for Federal Financial Aid**

New students must complete the Free Application for Federal Student Aid (FAFSA) or FAFSA on the Web at <http://www.fafsa.ed.gov/>. Each academic year, continuing students must reapply by completing a FAFSA, Renewal FAFSA, or FAFSA on the Web. Scholarships require separate applications. Specific information regarding financial assistance, including application deadlines or priority dates, may be obtained from the college Office of Student Financial Aid.

##### **Types of Aid**

Grants, loans, student employment, and scholarship funds may be available from federal, state, and/or private sources.

The Maricopa Community Colleges Foundation offers a variety of scholarship opportunities. Scholarship opportunities are available year round. However, most scholarships are posted mid-January and most deadlines are the last week of March. Options are available at [www.maricopa.edu/resdev/scholarships/apply.php](http://www.maricopa.edu/resdev/scholarships/apply.php) or by calling 480-731-8400.

##### **Distribution of Aid**

Criteria by which aid is distributed among eligible financial aid applicants are available on request at the college Office of Student Financial Aid.

##### **Rights and Responsibilities**

Students should read all information provided in the process of applying for federal financial aid in order to gain a greater knowledge of all the rights as well as responsibilities involved in receiving that assistance.

##### **Satisfactory Academic Progress**

Specific requirements for academic progress for financial aid recipients are applied differently than scholastic standards. In addition to scholastic standards which are explained elsewhere in this catalog, financial aid recipients are also subject to the following Standards of Satisfactory Academic Progress. Specific information is available at the college Office of Student Financial Aid.

##### **Standards of Satisfactory Academic Progress (SAP) for Financial Aid Eligibility**

Federal regulations (34CFR 668.32(f) and 668.34) require a student to move toward the completion of a degree or certificate within an eligible program when receiving financial aid. Specific requirements for academic progress for financial aid recipients are applied differently than Scholastic Standards. Federal regulations state that Academic Progress Standards must include a review of all periods of enrollment, regardless of whether or not aid was received. The student must meet the following minimum standards in order to receive financial aid.

1. Evaluation of Financial Aid Eligibility
  - A. Standards of Satisfactory Academic Progress (SAP) are applied at least once per year, beginning on or about June 1st to determine the eligibility for the following academic year.
  - B. The evaluation period will be based on attendance in the immediate prior Spring, Fall, Summer term (example: for 2008-2009 academic year, academic progress will be evaluated on Spring 2008, Fall 2007, and Summer 2007).
  - C. Credits evaluated will include credits attempted at the evaluating school and courses funded through consortium agreement.
  - D. Students who do not meet the SAP will be notified. The student may follow the appeal process or the reinstatement procedures as outlined in V and VI.

2. Eligibility
  - A. Students must meet the following criteria:
    - i. Students who have attempted at least 6 credit hours in the last evaluation period must complete with a passing grade 2/3 of all credits attempted within that evaluation period, OR
    - ii. Students who have NOT attempted at least 6 credit hours in the last evaluation period must complete with passing grades 2/3 of ALL credits attempted.

AND

- B. All students must meet the following minimum credit hour/cumulative GPA requirement

Credits Attempted*	Min GPA
12-15	1.60
16-30	1.75
31-45	1.90
46+	2.00

*\*for which grade points are computed*

**Note:** Grades of F,I,N,W,X,Y,Z, and courses not yet graded are considered attempted but not meeting progress standards for the purposes of financial aid.

3. Maximum Timeframe Eligibility
  - A. Students who have attempted more than 150% of the credits required for their program of study are not considered to be making Satisfactory Academic Progress and therefore, are ineligible for financial aid funds.
  - B. All evaluated transfer credits will be included when determining maximum timeframe eligibility.
  - C. A student with a Bachelor’s degree or higher will be considered to have exhausted maximum timeframe eligibility.
  - D. A student may appeal as outlined in V.
  - E. Reinstatement procedures as outlined in VI are not applicable to Maximum Timeframe Eligibility.
4. Repeated, Audited, Consortium, Remedial Courses, Summer
  - A. Financial aid may be used to cover the cost of repeated courses.
  - B. Audited courses, non-credit courses, credit by examination, and any credit for prior learning option (as outlined in the catalog) are excluded when determining eligibility for financial aid.
  - C. Courses funded through a consortium agreement are included in determining academic progress.
  - D. All attempted remedial credits will be included when evaluating SAP. (A maximum of 30 remedial credit hours, excluding ESL courses may be funded.)
  - E. Enrollment in any or all summer sessions within the same calendar year will be considered one term.

## 5. Appeal Process

A student who has lost financial aid eligibility due to extenuating circumstances may appeal.

- A. Extenuating circumstances that may be considered include: personal illness or accident, serious illness or death within immediate family, or other circumstances beyond the reasonable control of the student.
- B. All appeals must be in writing to the Financial Aid Office where the student is applying for aid and include appropriate documentation.
- C. Examples of documentation could include an obituary notice, divorce decree, or a letter from a physician, attorney, social services agency, parole officer, etc.
- D. The condition or situation must be resolved which will allow the student the ability to complete course work successfully or an appeal will not be granted.
- E. The outcome of an appeal may include approval, a probationary period, or denial.
- F. A student will be notified in writing of the results of the appeal, and of any restrictions or conditions pertaining to their appeal.

## 6. Reinstatement of Financial Aid Eligibility

- A. A student who has lost financial aid eligibility may be reinstated after the student has taken (without federal funds) at least six credit hours in a semester, passed all attempted credit hours, and meets minimum cumulative GPA requirements.
- B. If the student attempts more than six hours, the student will be evaluated on all attempted credit hours within that term.
- C. Classes taken at other colleges will not be taken into consideration for reinstatement purposes.
- D. It is the student's responsibility to notify the Financial Aid Office when this condition has been met.

For more information, please contact the college Financial Aid Office.

### **Refunds and Repayments**

In accordance with federal regulations (CFR 668.22), a student may be required to repay federal financial aid funds if they completely withdraw, are withdrawn, or fail to earn a passing grade from all classes during a semester. Further information is available at the college Office of Student Financial Aid. This could affect a student's ability to receive Financial Aid in the future at any school. For a student receiving Financial Aid, also see Appendix S-7 for Withdrawal procedures.

### **Award Amount and Level of Enrollment**

Award amount is determined, in part, on the level of enrollment. Federal student aid recipients are advised to register at the same time for all classes they intend to take during a semester to maximize award. Some federal aid may not be awarded for classes added at a later date. Contact the college Office of Student Financial Aid for more information.

**If you are receiving federal financial aid it is important to read the information below prior to making a decision to withdraw.**

### **Treatment of Title IV Aid When a Student Withdraws**

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Academic Competitiveness Grants, National SMART grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When you withdraw during your payment period or period of enrollment (you may contact the Financial Aid office to define these for you and tell you which one applies)

the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any FFEL or Direct loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receives on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, OR
2. the entire amount of excess funds. The school must return this amount even if it didn't keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time. Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. You can view the tuition refund policy and requirements and procedures for withdrawing from school at [www.maricopa.edu/publicstewardship/governance/adminregs/students/2\\_2.php](http://www.maricopa.edu/publicstewardship/governance/adminregs/students/2_2.php)

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