

College of the Canyons

Financial Aid Eligibility & Academic Standards

Preface

The purpose of the financial aid program at College of the Canyons is to facilitate and foster successful academic participation of students who need help funding their education. While maintaining our responsibility as custodians of public funds, COC's objective is to establish an SAP standard that is consistent with institutional goals and philosophies and at the same time sensitive to the needs of students. These standards apply to all students receiving financial aid from the following programs:

- Cal Grant B and Cal Grant C
- Full Time Student Success Grant
- Federal Pell Grant
- Federal Direct Parent Loan for Undergraduate Students Program
- Federal Stafford Direct Loan Program
- Federal Supplemental Educational Opportunity Grant
- Federal Workstudy

I. Student and Program Eligibility

Students must maintain good standing and make satisfactory academic progress according to federal, state and institutional standards in their course of study. Students receiving financial aid must be enrolled in a course of study leading to an associate degree, an eligible vocational certificate, or a transfer program to a four-year college or university. A list of eligible certificate programs can be found on our website at http://www.canyons.edu/Offices/FinancialAid/Pages/Eligible_Programs.aspx.

II. Application Verification

College of the Canyons is required to verify certain information provided by a student/parent on the FAFSA. Applications requiring review are flagged by the US Department of Education. In addition, College of the Canyons is required to select and verify any FAFSA that contains incorrect or discrepant information. [34 CFR 668.54(a)(3)]; [34 CFR 668.16(f)]

III. Default or Overpayment on Title IV Funds

Students who are in default on a student loan or owe a Title IV program overpayment are not eligible for federal aid. If a student owes an overpayment, the debt must be cleared before any federal aid will be disbursed. In the case of a student loan default, financial aid may be reinstated once the student makes satisfactory repayment arrangements with the holder of the loan and proof of such arrangements are submitted to the Financial Aid Office.

IV. Total Withdrawal

Any student who receives Federal financial aid and completely withdraws or fails to complete any units during the payment period or period of enrollment, will be required to repay any unearned financial aid funds. [34 CFR 668.22]

V. High School Diploma or Equivalent

In order to receive Federal financial aid, a student MUST have a high school diploma or its recognized equivalent. The Department of Education considers the following to be equivalent to a high school diploma:

- A General Education Development (GED) certificate, or
- Completion of homeschooling, or
- Completion of the Ability To Benefit (ATB) test, or documentation (official transcripts required for transfer students) of completion of 6.0 degree applicable units AND enrollment in an approved program of study **PRIOR TO JULY 1, 2012**.

VI. Student Educational Plan

It is the student's responsibility to enroll in courses that count toward his or her educational objective. Students are strongly encouraged to make an appointment with a college counselor to create a personalized Student Educational Plan (SEP). The Counseling Department recommends that students take the Placement Test and submit prior college transcripts for evaluation before making a counseling appointment.

VII. Satisfactory Academic Progress (SAP)

Federal regulations require that all financial aid recipients make satisfactory academic progress and remain in good standing. Academic progress is reviewed prior to the student's first disbursement for each term. Additionally, prior to each financial aid payment, the student's enrollment status will be verified to determine eligibility for financial aid.

Enrollment Status	Units
Full-time	12 or more units
Three-quarter time	9 to 11.5 units
Half-time	6 to 8.5 units
Less Than Half-time	.5 to 5.5 units

The quantitative (unit progress) and qualitative (grade point average) standards are measures of academic progress, must be cumulative, and include all periods of the student's enrollment. Periods in which the student did not receive student financial aid funds must also be counted. If transcripts are submitted for evaluation, all units must be included in this evaluation.

• Qualitative Standard -- Grade Point Average

To maintain eligibility, students must maintain a cumulative grade point average (GPA) of 2.00 or higher.

• Quantitative Standard -- Unit Progress

Students are required to complete 67% of the total number of cumulative units attempted. Unit progress is evaluated by comparing the number of cumulative units attempted with the cumulative units completed to determine whether the student is progressing at a rate that will allow him/her to complete the program within the maximum time frame.

• Maximum Time Frame

Students must complete their educational objective within the maximum time frame allowed. The maximum time frame may not exceed 150% of the published length of the COC program measured in total units attempted.

• SAP Evaluation

A student's program is divided into equal evaluation periods called increments. The number of units attempted is compared with the number of units the student successfully completed. This calculation enables the school to determine whether the student is progressing at a rate that will allow completion of an academic program within the maximum time frame. To ensure a student is making sufficient progress throughout the course of study, satisfactory academic progress for each student will be evaluated at the end of each term.

College of the Canyons is a two-year, degree awarding institution that provides students with an associate degree, transfer certification or vocational certificate. The maximum time frame may only be extended under professional judgment (through the appeals process) if the college determines that mitigating circumstances exist.

• Dismissal Status

Students who fail to meet the requirements of satisfactory academic progress (SAP) will be dismissed from financial aid. Eligibility for the Board of Governors Fee Waiver is not subject to Title IV SAP standards. A student may reestablish their eligibility by submitting an appeal to the Financial Aid Office.

• Reinstatement/Regaining Eligibility

Students dismissed from financial aid can be reinstated or regain eligibility by successfully meeting the requirements for satisfactory academic progress. Academic progress is evaluated after every semester. Students who previously did not meet the standards will be reinstated after evaluation has determined they still meet the eligibility requirements and are currently making satisfactory academic progress.

• Appeals

If a student believes that he/she has documented special circumstances which may affect his or her financial aid eligibility, the student can request to have his/her situation evaluated by submitting a financial aid appeal.

Each appeal will be reviewed and approved or denied based on the student's individual extenuating circumstances and supporting documentation. All

Satisfactory Academic Progress Appeals require a Student Educational Plan approved by a COC academic counselor. A request for financial aid eligibility extension when the student has completed all required coursework but has not yet received a degree, vocational certificate or transfer certification will not be approved. College of the Canyons permits a student to appeal for an extension of maximum time frame for ONE academic major or ONE educational objective change only.

Appeal forms are available online at College of the Canyons Financial Aid website located at www.canyons.edu/money4college. Each of the following Appeal forms identifies the process and provides directions for submission:

Satisfactory Academic Progress – Under extenuating circumstances, a student may appeal his/her dismissal from financial aid due to a failure to maintain satisfactory academic progress.

Extenuating Financial Circumstances – An adjustment may be made to student or parent income information due to extraordinary circumstances which were not addressed on the FAFSA.

Dependency Override – An otherwise “dependent” student, who cannot obtain parental income information, may be eligible to have a dependency status change to “independent” based on documented circumstances.

Cost of Attendance Additional Expenses – A student may require the addition of expenses that fall outside the standard student budget. Allowances are limited to: Disability/Medical related, dependent care, studying abroad or a cooperative education program.

A student whose appeal is approved will be placed on probation for financial aid eligibility OR the student’s Estimated Family Contribution (EFC) will be recalculated, if appropriate. The student will be notified of any changes to his or her eligibility by a newly generated FAFSA Student Aid Report and an updated Financial Aid Status. A student whose appeal is denied will receive notification through his/her My Canyons account. There is no secondary appeal process for Financial Aid appeals. All decisions rendered by the Financial Aid Administrator are final.

• **Probation**

Students reinstated based on an approved Satisfactory Academic Progress appeal will be placed on financial aid probation. While on probation, a student must follow the approved Student Education Plan which was submitted with their appeal. Failure to follow an approved Student Education Plan will result in immediate dismissal from financial aid. There are NO REINSTATEMENTS through an appeal process after dismissal from probation (*except in documented extraordinary circumstances*).

VIII. Prior College Transcripts

Transcripts are REQUIRED if a student wishes to receive a 2nd year student loan, or if a student is appealing for failure to meet Satisfactory Academic Progress. When transcripts are submitted for evaluation, ALL units attempted will be counted toward the quantitative standard (unit progress) and qualitative standard (GPA) when calculating the maximum time frame and determining satisfactory academic progress. Please see the Admissions and Records office or the Counseling Office at the Valencia or Canyon Country Campuses to request a Transcript Evaluation form. Any student who fails to disclose ALL prior colleges attended on their admissions application may be required to submit official transcripts for evaluation to verify eligibility.

IX. Units Completed/Grades

Completed units means that credit was given for the units enrolled. Grades of “F” (fail), “NP” (no pass), “I” (incomplete), “IP” (in progress), “W” (withdrawal) and “FW” (failure to withdraw) will not count as completed classes for satisfactory academic progress, but will count as units attempted.

X. ESL and Remedial Courses

All English as a Second Language (ESL) classes, and up to 30 units of remedial course work, may be excluded from the student’s units attempted when determining a student’s maximum time frame.

XI. Course Repetition

Students are permitted ONE repetition of a previously passed course. For satisfactory academic progress purposes, each time a course is taken counts as an attempt; but only the first time a passing grade is received is it counted as completion. Federal regulations DO NOT allow accommodation for “special courses”.

XII. Credit by Exam or Audited Coursework

Units earned from credit by exam courses, or courses taken by audit, are not counted for financial aid purposes.

XIII. Concurrent Enrollment

In the determination of enrollment status, it is not permissible for a student to count units being taken concurrently at another college. College of the Canyons does NOT act as a primary school for consortium agreements.

XIV. Academic Renewal / Academic Standards Petition

Academic renewal/Academic Standards Petition is a procedure through which a student can petition to the college to have credits attempted and grades earned in previous semesters excluded from their grade point average. The financial aid program regulations DO NOT provide for such amnesty. In evaluating a student’s satisfactory academic progress for financial aid purposes, all courses that apply must be included toward his/her program of study.

XV. Grant & Loan Disbursements

• **Fall and Spring Pell Grants**

Fall and Spring Pell grants are disbursed in two payments per semester with the exception of summer. The first Pell grant disbursement will be based upon a student’s enrollment status (full time, three-quarter time, half-time, or less than half time) at the time funds are ordered from the U.S. Department of Education. A student’s enrollment status will be reevaluated and adjustments to his/her Pell grant disbursement will be made based on his/her enrollment status as of the time funds are ordered for his/her second disbursement. A student may be required to repay all, or a portion of, the money received if he/she withdrew from any or all classes in a term. Adjustments to Pell grant disbursements will no longer be made after the second scheduled disbursement.

• **Fall and Spring SEOG and State Grants**

Fall and Spring Federal Supplemental Educational Opportunity Grant (SEOG) and state grants are disbursed in one payment per semester. A student’s SEOG and/or state grant disbursement will be the FULL amount of his/her scheduled term award. A student MUST be enrolled in at LEAST 6.0 units to receive his/her SEOG and/or state grant. Students enrolled in LESS THAN 6.0 units will NOT receive a disbursement. A student’s eligibility for a disbursement is based upon his/her enrollment status at the time funds are ordered from the U.S. Department of Education, the California Student Aid Commission and the state. A student’s enrollment status will be reevaluated and adjustments to his/her state grant disbursement will be made based on his/her enrollment status as of College of the Canyons’ recalculation/freeze date. The recalculation/freeze date coincides with the second disbursement order date for Pell grants and loans. Adjustments to state grant disbursements will no longer be made after the second scheduled disbursement. A student may be required to repay all, or a portion of, the money received if he/she withdrew from any or all classes in a term.

• **Summer Grants**

Summer Pell grants and SEOG are disbursed in one payment for the semester. A student’s Summer Pell grant disbursement will be based upon his/her enrollment status (*full time, three-quarter time, half-time, or less than half time*) at the time funds are ordered from the U.S. Department of Education. No adjustments will be made due to changes in enrollment status; therefore, units added after funds are ordered will not be counted.

• **Loans**

Federal student loans are disbursed in two payments per semester. A student must be enrolled at least half-time (6.0 semester units) at the time the funds are ordered from the U.S. Department of Education to be eligible for disbursement. Students who drop below half-time prior to the second disbursement will not receive a second loan disbursement for the semester. A student may be required to repay all, or a portion of, the money received if he/she withdrew from any or all classes in a term.

- **Grant and Loan Disbursements for LATE START classes**

Federal regulations REQUIRE that College of the Canyons disburse financial aid funds ONLY for classes that have already begun. If the student is enrolled in classes that begin later in the term, the student WILL NOT receive federal grant or loan funds for those classes until after they have started. If the student is borrowing student loans, the student WILL NOT receive his/her loan funds until the student has BEGUN ATTENDING at least 6.0 units (half-time).

- **Loan Disbursements for First Time and Single Term borrowers**

Federal regulations require that any school with a student loan COHORT Default Rate above 10% must make two disbursements of a loan that is certified or originated for a single term. The second disbursement may not be paid until the calendar midpoint of the term. In addition, the school must delay the initial loan disbursement to all First Year/First Time borrowers by 30 days from the start of the semester or term.

- **Grant and Loan Disbursement Dates**

A student can view the Grant and Loan Disbursement Dates posted on our website at <http://www.canyons.edu/Money4College>. Please be advised, published dates are subject to change without notice. In order to receive a loan disbursement on the published date a student must complete the loan application process 10 business days before the published disbursement date. In order to receive a grant disbursement on the published date a student's financial aid eligibility must already be determined at least 10 business days before the published disbursement date. Grant and loan funds are disbursed according to the preference selected on www.refundselection.com.

XVI. Fraud

A student who attempts to obtain financial aid fraudulently may be suspended or expelled from College of the Canyons, and from all financial aid program eligibility, as a result of formal student disciplinary action taken by the college. College of the Canyons is required to report such instances to local law enforcement agencies and the U. S. Department of Education Office of Inspector General. Restitution will be required of any financial aid received under fraud.

Applications that are unusual or vary from normal activity may be flagged for further review. College of the Canyons is required to resolve any discrepancies or conflicting information with a student's application. Any combination of the following circumstances may be considered a flag for potential fraud. These circumstances do not indicate guilt or innocence but merely provide warning signs of potential financial aid fraud.

- Out-of-district address
- Distance Education courses only
- Random course patterns/enrollment not consistent with declared educational objective
- Failure to complete orientation and assessment
- Failure to provide accurate information on admissions application regarding prior colleges attended