



FINANCIAL AID DEPARTMENT

Dear Students and Parents,

This Financial Aid Handbook has been developed to enable you, the student and/or parent, to understand what Financial Aid is and what you must do to qualify. We hope you will take the time to read it carefully, as we have attempted to simplify a very complex system.

The Financial Aid system was developed so that all students could have access to a college education. It is a sharing concept in which funds for your education are provided by you, your parents, and state/federal agencies. Financial Aid is intended to meet the gap between your income and the cost of attending college.

If this handbook does not answer your questions, or you have additional questions, please feel free to call or visit with one of our staff members.

Sincerely,

Linda Pratt
Financial Aid Officer
Palo Verde College
760-921-5410
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•Creating better futures for our students and our communities•

2011-2012 Financial Aid Handbook

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RETURN OF FINANCIAL AID FUNDS

If you receive a Grant and then withdraw or stop attending all your classes, you will OWE money to the federal program.

**THERE IS A FEDERAL LAW ABOUT RETURNING
MONEY IF YOU LEAVE SCHOOL.**

Palo Verde College will determine the amount of federal financial aid that a student has earned in accordance with federal law. **Students who receive federal financial aid and do not attend any classes will be required to repay all funds they received.** Students that withdraw from all classes prior to attending more than 60% of the semester will have their financial aid eligibility recalculated. The recalculation will be based on the percentage of the semester completed. The student will be required to repay any unearned financial aid they received.

**IF YOU ARE THINKING OF WITHDRAWING OR JUST
LEAVING,**

See a counselor or advisor immediately and discuss your academic or personal reasons for leaving. Perhaps you can stay but take fewer courses. Maybe there are services (such as tutoring or personal support) that will help you remain in school. Speak with your teachers; see what advice and assistance they can offer.

**DON'T LEAVE UNLESS YOU MUST.
BUT IF YOU MUST, TAKE CARE OF BUSINESS BEFORE
YOU GO.**

You must notify the Admissions and Records Office that you will be withdrawing. Note that any statement of intent to withdraw that is made on your behalf to the Admissions and Records Office will constitute the "date of withdrawal" for calculation purposes of repayments.

Please work with the Financial Aid Office. If it is determined that you owe money back to the federal program, you can arrange for regular payments with the federal government without losing your student aid eligibility. It is important to take care of the details before you go. If you leave without making arrangements for repayment of funds you owe, the Financial Aid Office will put a national hold on your student aid eligibility.

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HOW TO APPLY FOR FINANCIAL AID

1. Apply online at www.fafsa.ed.gov or over the phone at 1-800-4-FED-AID (1-800-433-3243) or complete the "Free Application for Federal Student Aid" (FAFSA), which is available in the Student Services Office (paper application). Use a pen with black ink.

PALO VERDE COLLEGE FEDERAL SCHOOL CODE IS **001259**
(Answer to question 101a on paper FAFSA)

2. Do not leave any questions unanswered unless indicated on the form to skip or leave blank. If the answer is zero or none, put a zero in the answer space to that particular item.
3. Print clearly in capital letters and skip boxes between words.
4. Use whole dollar amounts only. Do not use cents.
5. You must provide your social security number (SSN). If you do not provide your SSN, your form will be returned unprocessed.
6. All students applying for a Cal Grant must also complete a GPA VERIFICATION FORM. The form may be picked up from the Financial Aid Office and requires the signature of the Registrar. Also, your application must be postmarked no later than March 2, 2011, to be considered for a Cal Grant. California Community College students have an additional deadline of September 2, 2011 to apply for the Cal Grant (you must be enrolled in a California Community College for Fall 2011).
7. Students must re-apply each school year for financial aid.
8. Students may be required to provide a signed copy of their income tax return (and their parent's if dependent) to the Financial Aid Office. Do not mail with application. Other forms may be required if the student or their parents receive non-taxable income.
9. All California residents wishing to apply for the EOPS Program must pick up a separate application form from the EOPS Office.
10. Students should mail completed FAFSA applications to:

FEDERAL STUDENT AID PROGRAMS
P. O. BOX 7002
MT. VERNON, IL 62864-0072

BEFORE MAILING THE APPLICATION, MAKE SURE THE FINANCIAL AID OFFICE HAS A COPY FOR YOUR FILE.

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11. Awards to eligible students are made by a priority system, with first priority going to students with the lowest Expected Family Contribution (EFC). Awards cannot be determined until a Financial Aid file is completed.
12. Eligible students will receive an "Award Letter" in the mail from Palo Verde College stating the amount of the aid to be given for the academic year.
13. When received, make an appointment to meet with the Financial Aid Officer or Assistant to the Financial Aid Officer to review the award offered. At this time, the student may decide to accept or reject all or part of the award.
14. The Financial Aid Office must be notified of any changes in the student's status, i.e., number of units, an address, telephone number, etc.

It usually takes a minimum of 4 weeks to complete the processing of your application FAFSA (3 to 5 days if applying online).

When applying online request a PIN at www.pin.ed.gov. This is your electronic signature for FAFSA and Renewal FAFSA on the web. Use the PIN to access your student aid history online and to correct your Student Aid Report online.

If a student is dependent, at least one parent will also need a PIN to electronically sign, or a signature page may be printed, signed by parent, and mailed in. Mailing will add to the processing time.

TYPES OF FINANCIAL AID

Financial aid for a college education is available from federal and state programs, as well as private sources. The types of aid offered at Palo Verde College are: scholarships, grants and work-study.

SCHOLARSHIPS AND GRANTS

Scholarships and grants are usually awarded on the basis of demonstrated financial need. Factors such as financial need or academic excellence are the primary basis for scholarships. Since you are not required to repay scholarships or grants, these types of aid are highly recommended.

WORK-STUDY

Under the Federal Work-Study Program, your school helps arrange a job for you as part of your Financial Aid Award. You use your earnings to help pay for expenses that occur at the college you are attending.

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FINANCIAL AID OPPORTUNITIES

Students at Palo Verde College may receive aid in the form of grants, scholarships, and work-study. Awarding of funds to students is based upon individual need, the amount of units in which a student is enrolled, and meeting the qualifications of the various aid programs.

ELIGIBILITY CRITERIA

Eligibility for most of the Federal and State Student Aid Programs is based on financial need (by filing a FAFSA). In addition, the Federal Student Aid Programs require that the student recipient:

1. Show "Ability to Benefit" from the instruction offered at Palo Verde College. Students must also have and follow a written Educational Plan, developed by their counselor.

ABILITY TO BENEFIT: Federal regulations require that students must have a High School Diploma, the equivalent (GED), pass an examination approved by the Secretary of Education or have completed 6 degree applicable units (not remedial) with a "C" or better, the units must be applicable toward a degree or certificate offered by the institution in order to be eligible to receive any Federal Student Financial Aid.

2. Enroll in an eligible program leading to an AA/AS degree or certificate.
3. Enroll in courses as outlined on your Student Educational Plan.
4. Be a United States citizen or eligible non-citizen.
5. Have a valid Social Security Number (except for students from the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau). If you don't have a Social Security Number, you can find out more about applying for one through the internet at www.ssa.gov.
6. Must be making satisfactory academic progress toward their stated Educational Plan.
7. Certify that you will use federal student aid only for educational purposes.
8. Certify that you are not in default on a federal student loan and that you do not owe money on a federal student grant.
9. Not have a conviction of drug distribution or possession charges while receiving Federal Student Aid; this may make a student ineligible. If you have a drug conviction, call 1-800-433-3243 for more information about your eligibility.
10. Register with Selective Service, if required. You can register at www.sss.gov.
11. Have financial need.

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Please note that all programs for financial aid are subject to changes in Federal and State regulations and a possible shortfall of funds. These types of changes are not within the control of Palo Verde College and will supersede all local policies.

DEPENDENCY STATUS

Certain questions you answer when you apply for financial aid will determine whether you are considered dependent on your parents – and, therefore, you must report their income and assets as well as your own – or whether you are independent and must report only your own income and assets (and those of your spouse, if you are married).

You are an independent student if at least one of the following applies to you:

- You were born before January 1, 1988
- You are married
- You are enrolled in a master's or doctoral program (beyond a bachelor's degree)
- You have children who receive more than half their support from you between July 1, 2011 and June 30, 2012
- You have dependents (other than children or a spouse) who live with you and who receive more than half their support from you and will continue to receive more than half of their support from you through June 30, 2012
- You are a veteran of the United States Armed Forces
- You were at any time since age 13, in foster care, a dependant/ward of the court or both parents deceased
- It has been decided by a court in your state of legal residence that you are an emancipated minor or that you are in a legal guardianship
- At any time on or after July 1 2010, you were determined to be an unaccompanied youth who was homeless, as determined by (a) your High School or district homeless liaison or (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development
- At any time after July 1, 2010, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.

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PROGRAMS AT A GLANCE

FEDERAL PROGRAMS

PELL GRANT

This is a federal program for undergraduate students to help pay for their education after high school. Eligible students can receive Federal Pell Grants for the time necessary to complete the first baccalaureate degree. Pell award for the school year 2011-2012 range from \$555-\$5550. How much you receive is based on your EFC (Expected Family Contribution), the cost of education at Palo Verde College, whether you are a full-time, three-quarter time, part-time, or less than half-time student and the number of semesters attended during the school year.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

FSEOG is an award to help you pay for your education after high school. It is for undergraduate students with the lowest (EFC) Expected Family Contribution (with priority given to Pell Grant recipients). Due to limited funds, grants will be given to those students with the lowest EFC until all funds are awarded. Awards range from \$100 - \$500 per year.

FEDERAL WORK-STUDY PROGRAM (FWS)

The Federal Work-Study Program is a Federal program that provides jobs for students who qualify for financial aid. The amount awarded is based on need and on the availability of funds. Students must be enrolled at least half time and maintain a 2.00 ("C" average) GPA to be eligible. Work-study jobs are located both on campus and off. Students earn an hourly rate and are paid twice a month.

CALIFORNIA STATE PROGRAMS

BOARD OF GOVERNOR'S FEE WAIVER (BOGW)

The BOGW is a State program designed to waive the enrollment fees for California residents who show financial need, are recipients of public assistance, or have low incomes. A separate application must be filed to receive an enrollment fee waiver from this program.

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CAL GRANT

All students applying for a Cal Grant must also complete a GPA VERIFICATION FORM. The form may be picked up from the Financial Aid Office and requires the signature of the Registrar. Also, your application must be postmarked no later than March 2, 2011, to be considered for a Cal Grant. California Community College students have an additional deadline of September 2, 2011 to apply for the Cal Grant (you must be enrolled in a California Community College for Fall 2011). If you have been awarded a Cal Grant, and will not be attending this academic year, it is your responsibility to notify CSAC at 1-888-224-7268 to be placed in a Leave of Absence status to avoid being dropped from the recipient list and having to reapply. Or you may notify the Financial Aid Office for assistance.

CalWORKs

CalWORKs is a program for parents receiving cash aid and interested in attending college. If you enroll in our on-campus program, we might be able to assist you. Students enrolled in our program may be eligible for childcare funding while attending Palo Verde College and working. We can pay for childcare expenses for children up to 13 years of age. We also have jobs available both off and on campus as the opportunity arises based on your field of study. Other services are also available. For further information, contact the CalWORKs Coordinator.

CHAFEE GRANT

The Chafee Grant Program is administered by the California Student Aid Commission (CSAC). The California Chafee Grant program awards up to \$5,000 annually to eligible current or former foster youth that have not reached their 22nd birthday as of July of the award year.

COOPERATIVE AGENCIES RESOURCES FOR EDUCATION (CARE)

CARE is an integral part of EOPS that offers grants to assist with child care costs to qualified CalWORKs/TANF recipients. It also offers monthly meetings with a support group, workshops designed to help the CARE students succeed in college, family oriented social activities and all the other services that EOPS offers. Transportation grants may also be available to CARE students. For more information, contact the CARE Coordinator.

EXTENDED OPPORTUNITIES PROGRAM & SERVICES (EOPS)/BOOK SERVICES

Book vouchers are available and provided through the EOPS Program on a first come, first serve basis. Funds are available for books only, not supplies. Qualified students must meet eligibility requirements to obtain these services. Students are encouraged to participate in an EOPS orientation and meet with a counselor to learn more about the benefits of obtaining EOPS services. These services are offered each year depending upon state budget funds.

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OTHER PROGRAMS

BUREAU OF INDIAN AFFAIRS GRANT

Full-time students who are at least 25% American Indian, Eskimo, or Aleut and recognized by a tribal group may apply for a grant. To request an application, call the Office of Indian Education Programs at (916)978-6058, or visit their website at www.oiep.bia.edu.

Many students attending Palo Verde College receive assistance from a variety of programs: Cal Grant B, Cal Grant C and scholarships. Although the college does not determine the awards for these programs, we help distribute the funds. Information about individual scholarship programs are posted in the Student Services Office and applications are available in the Financial Aid Office.

STUDENT RESPONSIBILITIES

You have a responsibility to:

1. Review and consider all information about the college's programs before enrolling.
2. Complete the financial aid application accurately and submit it on time to the right place. Intentional misrepresentation on an application for federal financial aid is a violation of law and a criminal offense subject to penalties.
3. Talk to your high school counselor about the college you are considering. Ask current and former students and speak to local employers about the school.
4. Read and keep copies of all forms and agreements you sign.
5. Respond promptly and return all requested additional documentation, verification, corrections or new information to the appropriate place.
6. Notify the college and lender promptly of changes in your name, permanent mailing address or enrollment status.
7. Know and comply with the deadlines for applications or reapplications for aid, and understand the school's refund procedures.
8. Repay your student loans, even if you do not complete your education, cannot get a job or are not happy with your education. Some lenders offer incentives if you repay your loans on time.
9. File for a deferment or forbearance or change repayment plans if you are at risk of default.
10. Report in writing all additional financial aid resources you receive to your college financial aid office.

ATTENDANC AT FIRST CLASS MEETING

Students who do not attend the first class meeting may be dropped as a “No Show”. Students should not, however, assume they will be dropped. It is the student’s responsibility to officially withdraw from a course through Admissions and Records or on line at PVC Services. Refund and drop deadlines for courses are available from Admissions and Records or can be found in the current course Schedule of Classes.

If a student is unable to attend the first class meeting, it is the student’s responsibility to notify the instructor before that class meeting and request that the seat be held. The instructor is under no obligation to honor this request.

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STANDARD STUDENT BUDGETS

The following chart permits the student to estimate the cost of attending Palo Verde College for one school year (nine months). These budgets are intended to include sufficient money for students depending on life style, priorities and obligations. It is possible to reduce costs in some areas through careful planning.

BUDGET ALLOWANCES	WITH PARENTS	OFF CAMPUS	LESS THAN ½ TIME	DISTANCE ED
**Fees/Tuition ¹ based on 14 units	\$1008	\$1008	\$1008	\$1008
Books & Supplies	\$1,632	\$1,632	\$1,632	\$1,632
Food & Housing ²	\$4,800	\$9,000		
Transportation	\$1,008	\$1,008	\$1,008	
Personal/Misc ³	\$2,016	\$2,016		
TOTALS	\$10,464	\$15,672	\$3,648	\$2,640

**FEES/TUITION ARE SUBJECT TO CHANGE

1. Enrollment fees for California residents are \$36.00 per unit with no maximum. If you are not a California resident, tuition costs are:

Non-resident Fee:	\$ 183 per unit (plus enrollment fees of \$36 per unit)
California Resident Fee:	\$ 36 per unit
Arizona Resident Fee:	\$ 42 per unit (includes enrollment fees)

2. Food and Housing allowance may include food, snacks, meals on campus, rent, utilities, household supplies, etc.
3. Personal and Miscellaneous allowance may include clothing, laundry and dry cleaning, personal care, gifts, recreation, etc.

Reasonable expenses for dependent/child care will be added.

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STUDENT RIGHTS

You have the right to ask the college:

1. What it costs to attend and what its refund policies are if you drop out.
2. How the college determines whether you are making satisfactory academic progress and what happens if you are not.
3. What financial help is available, including information on all federal, state, and college financial aid programs, not just loans.
4. About the deadlines for submitting applications for each financial aid program and how recipients are selected.
5. How your financial need is determined, including how costs for tuition, fees, room, board, transportation, books, supplies, personal and miscellaneous expenses are considered in your cost of attendance.
6. What resources (such as parental contribution, other financial aid, personal assets) are considered in the financial need calculation, and how much of your financial need, as determined by the college, is met.
7. To explain the various programs in your financial aid package, and how and when you'll receive your aid.
8. To reconsider your financial aid application, if you believe you have been treated unfairly.
9. How much of your financial aid must be paid back, and what portion is grant or gift aid. You have the right to know what the loan interest rate is, the total amount that must be repaid, payback procedures, when repayment begins and how long you have to repay.
10. How to apply for additional aid in the event your financial circumstances change.

11. To disclose the percentage of its students who complete the college's programs, the percentage that transfer out and its job placement rates.
12. About the effect outside scholarships may have on your financial aid award.
13. For its statistics on crimes committed on and off camps and for its campus safety policies and procedures.

Please note that the college catalogs are available from Student Services.

RELEASE OF FINANCIAL AID INFORMATION

Due to the Federal Education Rights and Privacy Act (FERPA), written or verbal information cannot be released to any person or agency, other than the student, without written consent. To have information released to someone other than the student written consent must be given.

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APPROVED PROGRAMS

Entitlement to federal and state student financial aid is subject to the requirement that the student maintain satisfactory progress in their approved program. The student's program and academic progress will be evaluated at the beginning of each semester.

An approved program is one that:

1. leads to an Associate Degree; or
2. at least two academic years in duration that is acceptable for full credit toward a bachelor's degree; or
3. is at least a one-year program leading to a vocational certificate; or
4. a certificate or diploma training program that is less than one year and
5. has been approved by the U. S. Department of Education.

In addition to the student's enrollment in an approved program, the student must complete the program requirements within a designated number of semesters.

COURSE REPETITION

Student financial aid recipients may not be certified for units which they previously completed successfully (grade of 'C' or higher or 'CR' credit). Not counted as successful completion are grades of "D", "F", "I", "W", "NC" (no credit) or NP (no pass).

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DISTANCE EDUCATION CLASSES

Students enrolled in *only* distance education classes are considered to be no more than half-time students, even if they are enrolled in enough units to be full time. Additionally, students who are enrolled in all distance education classes will have a lower costs of attendance (budget will include fees/tuition and books and supplies).

If distance education classes are combined with regular, on-campus classes, the student's enrollment status might be more than half time. Please refer to the chart below:

Number of On-Campus Units	Number of Distance Education Units	Financial Aid Enrollment Status
3	3	½ time
3	6	½ time
3	9	½ time
2	6	½ time
6	3	¾ time
6	6	Full time
0	12	½ time*

*Full-time Distance Ed students can ONLY be paid at ½ time.

*Students enrolled in all distance education classes, please be aware that you will be required to turn in a progress report that must be completed by each instructor, and turned in to the Financial Aid Office prior to picking up your grant. Please be aware that your Pell Grant will not be available until the second disbursement date.

Students receiving a "D", "F", "W", "NC" OR "NP" in a course may receive payment a second time. All repeated units are included as attempted; therefore, each time a course is taken, the number of units will be included in the calculation of the 150% rule (see below) and academic progress.

Students receiving a "C" or higher in a course may not receive payment a second time. If repeated as part of an educational program "load," it may not be counted again for financial aid purposes.

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SATISFACTORY PROGRESS

Satisfactory progress is determined throughout the current semester of enrollment and at the completion of each term. To remain eligible for continuing aid, the student must achieve and maintain satisfactory progress. **Satisfactory progress is defined as the maintenance of a semester grade point average (GPA) or cumulative GPA of 2.0 or higher and the progressive accomplishment of sufficient units. The educational objective must be completed within the allotted time period (see chart below). The student's academic standing must be consistent with the requirements for graduation (cumulative GPA of 2.0) by the end of their second academic year (60 units).** Satisfactory progress is evaluated at the beginning of each semester and must demonstrate positive movement toward the educational objective during the period evaluated.

The minimum percentage of work required is 67% of the units a student has attempted. This is represented by the number of increments completed compared to the maximum time frame allotted for the program. Please refer to the following table.

Students are no longer eligible for financial aid after completion of the educational objective or when a student has attempted 150% of the units required for their education objective. This means that the student has attempted approximately 90 units (150%X 60 units) for an AA or the number of units required X 150% for a certificate program.

Exceptions are made to the maximum number of units allowed for English as a Second Language (ESL), remedial students and any professional judgment cases that may arise. Thirty units of remedial course work are allowed in addition to the maximum units required for the AA/AS degree or Certificate. ESL course work beyond the remedial thirty units is also allowable.

AA/AS DEGREE OR TRANSFER PROGRAM							
Level of Enrollment (Units Attempted)	1 st year	2 nd year	3 rd year	4 th year	5 th year	6 th year	7 th year
Full Time (24 units)	16 units	32 units	48 units	64 units			
$\frac{3}{4}$ Time (18 units)	12 units	24 units	36 units	48 units	60 units		
$\frac{1}{2}$ Time (12 units)	8 units	16 units	24 units	32 units	40 units	48 units	

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VOCATIONAL CERTIFICATE PROGRAMS							
Level of Enrollment (Units Attempted)	1 st year	2 nd year	3 rd year	4 th year	5 th year	6 th year	7 th year
Full Time (24 units)	16 units	32 units	48 units				
$\frac{3}{4}$ Time (18 units)	12 units	24 units	36 units	48 units			
$\frac{1}{2}$ Time (12 units)	8 units	16 units	24 units	32 units	40 units		

Students must earn an overall grade point average of 2.0 ("C") or higher and must complete the required number of units for which they have attempted to be considered satisfactory.

Students must earn at least 67% of all the units attempted. For example a full-time student enrolled for at least 12 units must earn a minimum of 8 units per semester; with a completion rate of 16 units at the end of the first year, 32 units at the end of the second year, and 48 by the third year. Three-quarter time students, enrolled in 9 units, must earn a minimum of 6 units per semester. Half time students, enrolled in 6 units, must earn a minimum of 4 units per semester. Less than half-time students must earn 67% of all units enrolled in per semester.

Students planning to obtain an AA/AS degree, certificate, or a transfer program will be expected to complete the requirements towards those goals within the maximum amount of semesters. The maximum amount of semesters will be prorated for students who have varying enrollment.

Standards, which apply to students receiving financial aid, also apply during periods while students are not receiving aid.

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FINANCIAL AID WARNING

The following procedure will be implemented when students do not satisfy normal progress.

- ✓ Students who fail to maintain satisfactory progress will be placed on financial aid warning during the next semester of enrollment.
- ✓ Students will be given one semester to make up the deficiency leading to their warning. The student will be eligible to receive aid during the warning period. Students receiving an "D", "F", "W", or "NC", in a course may receive payment a second time.
- ✓ Students achieving satisfactory progress during the warning semester will be removed from warning status.
- ✓ Students not achieving satisfactory progress during the warning semester will be ineligible to receive aid until they achieve a cumulative and/or semester GPA of 2.0, and/or make up their unit deficiencies.
- ✓ Students who withdraw after receiving financial aid will be charged with one semester towards the maximum semesters allotted to attain their goal at Palo Verde College.
- ✓ Exceptions to the above regulations must be authorized by the Financial Aid Officer.

If circumstances beyond the students' control (death in family, personal injury, illness or other special circumstances) prevent them from maintaining satisfactory progress, which leads to the student being ineligible to receive financial aid, the student has the right to appeal.

APPEAL PROCEDURE

The appeal procedure is as follows:

1. Obtain and complete a "Financial Aid Appeal Petition" from the Financial Aid Office.
2. Make an appointment with a Counselor to update your educational plan and include a copy of the educational plan with your appeal petition.
3. The student presents to the Financial Aid staff a written statement of appeal with an updated Educational Plan attached. APPEALABLE ITEMS ARE AS FOLLOWS: DEATH IN THE FAMILY, PERSONAL INJURY, ILLNESS OR OTHER SPECIAL CIRCUMSTANCES (all must be documented).

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4. The Financial Aid staff schedules a meeting of the Appeals Committee as expeditiously as possible. The student must submit adequate documentation.
5. The committee reviews the student's case and reaches a conclusion: approve, deny appeal, or table for further information.
6. The Financial Aid staff notifies the student in writing as to the final decision of the committee.
7. The right to appeal a second time for reasons of unsatisfactory progress shall be denied if the appeal was granted during the previous semester.

REINSTATEMENT

A student may be reinstated to "satisfactory" status once their GPA is at least a 2.0, and they have completed the minimum number of semester units for program progress.

REFUNDS AND RETURN OF TITLE IV FUNDS

TUITION REFUNDS

A portion of tuition charged to students is refundable according to the guidelines in the Palo Verde College catalog.

RETURN OF TITLE IV FUNDS

You will **OWE** money back to the federal program if you receive a grant and then withdraw from all of your classes. Here's how it works:

According to the day you withdraw, the Financial Aid Office will calculate the part of the grant that you have "earned". **NOTE:** If you withdraw after 60% of the semester, you do not owe any repayment.

Example:

If you receive a \$1,000 grant and there are 100 days in the term and you drop out on the 26th day, then you have earned 26% of your grant. The Financial Aid Office will calculate your grant money and figure what you earned, and did not earn. $\$1,000 \text{ (grant)} \times 26\% = \260 earned ; $\$1,000 \text{ (grant)} \times 74\% = \740 unearned .

The college will owe some of the money back depending on the number of units you were enrolled in: you took 12 units at \$20 each = $\$240 \times 74\%$ (unearned) = \$178 the college has to pay.

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You will have to pay back the unearned amount, minus the college share, times 50%. $\$740 - \$178 = \$562 \times 50\% = \281 you have to pay to the federal program.

Do not worry if you do not understand; the Financial Aid Office calculates the amount for you.

If you receive work-study funds and withdraw, you do not owe anything back. You always get to keep the salary you have earned.

Information on the institution's refund policy can be found in the Palo Verde College catalog.

GLOSSARY OF TERMS

CAHSEE State law, enacted in 1999, authorized the development of the California High School Exit Examination (CAHSEE), which students in California public schools would have to pass to earn a high school diploma. All California public school students must satisfy the CAHSEE requirement, as well as all other state and local requirements, in order to receive a high school diploma. The CAHSEE requirement can be satisfied by passing the exam or, for students with disabilities, receiving a local waiver pursuant to *Education Code* Section 60851(c), or receiving an exemption pursuant to *Education Code* Section 60852.3.

CITIZEN/ELIGIBLE NON-CITIZEN You must be one of the following to received Federal Student Aid:

- ✓ U.S. Citizen or National
- ✓ U.S. permanent resident who has an I-151, I-551 or I-551C (Alien Registration Receipt Card)
- ✓ Certain resident of Pacific Island
- ✓ Other eligible non-citizens (for details check with the Financial Aid Office)

COST OF EDUCATION The cost of education is the total amount it will cost a student to go to school. The total includes costs belonging only to the student for transportation and personal expenses.

DRN Data Release Number: A number located in the lower left corner of the SAR that is assigned to your application by the U.S. Department of Education.

EVIDENCE OF ABILITY TO BENEFIT The "Ability to Benefit" from instruction offered at Palo Verde College can be shown by the student's possession of a high school diploma, GED, passage of the High School Proficiency Exam or have completed 6 degree applicable units (not remedial) with a "C" or better, the units must be applicable toward a degree or certificate offered by the institution. If you cannot provide one of these documents, standardized tests may be taken and the student's ability to benefit will be determined by one of the college counselors according to state regulations. A student must establish an

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educational objective (AA/AS, transfer, certificate) and must be making satisfactory progress toward that objective.

EXPECTED FAMILY CONTRIBUTION (EFC) An amount, determined by a formula established by Congress, that indicates how much of your family's financial resources should be available to help pay for school.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) A Federal Financial Aid Online Application that collects financial data on a student and/or parents for applicant's aid need analysis. The website address is www.fafsa.ed.gov or you can apply by phone at 1-800-4-FED-AID (1-800-433-3243).

FINANCIAL AID AWARD LETTER An award letter contains information on the types and the amounts of aid being offered to a student. The amounts reflect what a student will receive during the period of enrollment. There is an area to accept or reject any or all the aid offered. The award letter lists the cost of education, expected family contribution and financial need.

FINANCIAL NEED The difference between what you (and your parents, if dependent) can contribute to the cost of your education and the cost of going to the college of your choice.

GRANT A grant is financial aid that you do not have to repay.

NEED ANALYSIS The calculations that the College Scholarship Services perform on the information contained in the students FAFSA. These calculations help a college decide how much money is available from the student's resources to help pay for their education.

PIN Personal Identification Number: A number that is assigned to you by the U.S. Department of Education and is automatically mailed to you the first time you apply for federal aid. To request a new or duplicate pin, go to www.pin.ed.gov.

REGISTERED DOMESTIC PARTNER Recent legislation extends new rights, benefits, responsibilities and obligations to individuals in domestic partnerships registered with the California Secretary of State under Section 297 of the Family Code. These new provisions apply to state funded student financial aid ONLY, and not to federal student financial aid.

RESIDENCY A California resident is one who has maintained a permanent residence in California for the time of one year and one day or longer.

SATISFACTORY ACADEMIC PROGRESS To be eligible to receive federal student aid, you must maintain satisfactory progress toward your degree or certificate. You must meet the Financial Aid Department's standards of satisfactory progress.

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STATEMENT OF EDUCATIONAL PURPOSE/CERTIFICATION STATEMENT ON OVERPAYMENT AND DEFAULT You must sign this statement in order to receive Federal Student Aid. By signing, you are stating that you do not owe a refund on a Federal grant, and that you are not in default on a Federal loan. You are also agreeing to use your student aid for EDUCATION RELATED EXPENSES ONLY. (Both statements are on the Free Application for Federal Student Aid [FAFSA]).

STUDENT AID REPORT (SAR) A report form indicating a student's eligibility for Federal Grants.

UNMET NEED A student's unmet need is determined by the following formula:

$$\text{FINANCIAL NEED} - \text{AID AWARDED} = \text{UNMET NEED}$$

UNTAXED INCOME All income received that's not taxed or may not be reported to the IRS, including Social Security benefits, welfare payments, untaxed capital gains, interest on tax-free bonds, clergy and military allowances and others.

VERIFICATION The procedure in which a college checks the information you report on the FAFSA, usually by requesting a copy of your (or your parents') signed tax return and a Verification worksheet.

VETERAN For the FAFSA, a person who has engaged in active duty in the U.S. Armed Forces or is a National Guard or Reserve enlistee called to active duty, or was a cadet or midshipman at one of the service academies, and who was released under a condition other than dishonorable; or who'll be a veteran by June 30, 2010.

PELL GRANT FACTS

To receive a Pell Grant at Palo Verde College you must have completed the FAFSA and have a completed financial aid file. If you have not completed these steps, you will not receive your Pell Grant check on the scheduled dates.

Pell Grants are disbursed over the entire academic year: one-half in the fall and one-half in the spring. Each semester there are two disbursements.

In order to pick up your Pell Grant check, first you must sign your award letter and then present a **picture ID and your Social Security Card**. **If you forget to bring either ID, you will not be able to pick up your check.** Please do not send another person to pick up your check, as they will not be permitted to do so.

For your information, not every student receives the same amount of Pell Grant money. Your award depends on the calculated EFC (Expected Family Contribution) indicated on your SAR (Student Aid Report) and whether or not you live with parents or on your own. It also depends on the number of units in which you are enrolled. If you enroll in Distance Education courses, as opposed to regular courses, your financial aid could be drastically reduced. Also remember, **if you decrease the number of units you are taking, your Pell Grant money will also be decreased.** You must also maintain satisfactory academic progress to receive the Pell Grant.

DISBURSEMENT DATES

- ♦ Total Distance Education students receive their check once 50% of the semester has been completed and have submitted their Progress Report (2nd disbursement date of the semester).
- ♦ Checks are available AFTER 9 A.M.

Fall 2011	1 st - 8/19/2011	Spring 2012	1 st - 1/20/2012
	2 nd 10/31/2011		2 nd - 4/10/2012

*Disbursement dates are subject to change without notice

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USEFUL REFERENCES

Apply for the FAFSA by phone	1-800-4-FED-AID (1-800-433-3243)
Apply for the FAFSA Online	www.fafsa.ed.gov
Apply for a PIN	www.pin.ed.gov
Federal Student Aid Information Center	1-800-4FEDAID (1-800-433-3243)
Federal Student Aid Information	www.studentaid.ed.gov
California Grant Programs	1-888-CAGRANT (1-888-224-7268) www.calgrants.org or www.csac.ca.gov
National Student Loan Data System	www.nsls.ed.gov
Golden State Scholarshare & Governor's Scholarship	www.scholarshare.com
Social Security Office	1-800-772-1213 www.ssa.gov
Selective Service	1-847-688-6888 www.sss.gov
IRS – Student tax credits, Copies of Taxes	1-800-829-1040 www.irs.gov
Immigration and Citizenship	1-800-375-5283 www.uscis.gov
Chafee Grant	1-888-224-7268 www.chafee.csac.ca.gov