

FINANCIAL AID HANDBOOK

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 and 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,

Financial Aid Staff

Palo Verde College

760.921.5553

financial-aid@paloverde.edu

FINANCIAL AID HANDBOOK TABLE OF CONTENTS

Attendance at First Class Meeting.....	66
Appeal Procedure	71
Approved Programs	67
Course Repetition.....	69
Dependency Status	62
Disbursement Dates.....	76
Correspondence Courses.....	68
Eligibility Criteria.....	61
Financial Aid Opportunities	60
Financial Aid Warning.....	71
Glossary of Terms.....	73
How to Apply for Financial Aid	59
Maximum Time Frame for Pell Grant Recipients.....	67
Pell Grant Facts.....	76
Programs at a Glance	63
Refunds and Return of Title IV Funds.....	72
Release of Information.....	67
Satisfactory Progress.....	70
Standard Student Budgets	65
Student Responsibilities.....	65
Student Rights.....	67
Types of Financial Aid.....	60
Useful References.....	77

Creating better futures for our students and our communities

RETURN OF FINANCIAL AID FUNDS

Palo Verde College will determine the amount of federal financial aid that a student has earned in accordance with federal law.

Federal Grant recipients that withdraw from ALL their classes (prior to 60% of the semester) or receive all F's will be held responsible for all funds that Palo Verde College owes back after the Return to Title IV calculation is performed. *Should the student fail to repay these funds there will be a hold placed on their records and they will not be able to enroll in the future.* ***See Refunds and Return of Title IV Funds section.***

See a counselor or advisor immediately and discuss your academic or personal reasons for leaving. 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.

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.

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**

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, 2016 to be considered for a Cal Grant. California Community College students have an additional deadline of September 2, 2016 to apply for the Cal Grant (you must be enrolled in a California Community College for Fall 2014).
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 transcript (and their parent’s if dependent) to the Financial Aid Office. Do not mail with application. Other forms may be required if the student has been selected for verification.
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. 7002

MT. VERNON, IL 62864-0072

11. You will receive an email with the dates and times as to when sessions will be set up to review your award letter. Award letters will be reviewed in groups so it is important that you select a time that is convenient for you. At this time, the student may decide to accept or reject all or part of the award.
12. 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 an FSA ID www.studentaid.gov/faaid. This is your electronic signature for FAFSA and Renewal FAFSA on the web. Use the FSA ID 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, the school will arrange a job for you as part of your Financial Aid Award.

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. Enroll in an eligible program leading to an AA/AS degree or Certificate.
2. Enroll in courses as outlined on your Student Educational Plan.
3. Be a United States citizen or eligible non-citizen.
4. 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.
5. Must be making satisfactory academic progress toward their stated Educational Plan.
6. Certify that you will use federal student aid only for educational purposes.
7. Certify that you are not in default on a federal student loan and that you do not owe money on a federal student grant.
8. 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.
9. Register with Selective Service, if required. You can register at www.sss.gov.
10. Have financial need.

11. Show you're qualified to obtain a postsecondary education by competing one of the following:
- Having a high school diploma, or General Educational Development (GED) Certificate;
 - Completing a high school education in a homeschool setting approved under state law

DEPENDENCY STATUS

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.

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, 1992
- ◆ 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, 2015 and June 30, 2016
- ◆ 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, 2016
- ◆ You are a veteran of the United States Armed Forces.
- ◆ You were at any time since age 13, in foster care, a dependent/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 2013, 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, 2014, 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 being at risk of being homeless.

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 2015-2016 range from \$600-5775. 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, half, 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. Once a student fills out a FAFSA application this will determine eligibility for a BOGW or a separate paper application is available.

The California Community Colleges Board of Governors approved a policy change that will take effect in fall 2016. This change places conditions on eligibility for the Board of Governors Fee Waiver (BOGW). Students must meet satisfactory academic and progress standards as defined by the Board of Governors. Students with two consecutive semesters of not meeting academic and/or progress standards will lose their BOG Fee Waiver eligibility.

CAL GRANT

GPA verifications are electronically submitted for students who are eligible. Students who have not completed the appropriate number of units and would like to apply will have to take the application to last high school of attendance for completion.

Your application must be postmarked no later than March 2, 2016, to be considered for a Cal Grant. California Community College students have an additional deadline of September 2, 2013 to apply for the Cal Grant (you must be enrolled in a California Community College for Fall 2014. 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.

CALIFORNIA DREAM ACT

The California Dream Act will allow AB540 students for state financial assistance without a Social Security number. This applies to state funded programs and scholarships such as the Board of Governors Fee Waiver (BOGW), Cal Grant, Chafee and scholarships. This does not apply to any Federal programs such as Pell, FSEOG Grants, Federal Work Study or loans.

Students wishing to apply for this aid under this new program will be required to complete the California Dream Act Application. The Dream Act Application is now available on-line at: <https://dream.csac.cca.gov>.

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 1(800)872-5327 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.

ATTENDANCE 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.

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.

9- Month Budget	At Home - With Parents	Away from Home - Resident	Total Distance Ed	< 1/2 Time
Enrollment Fees	\$1,288	\$1,288	\$1,288	\$1,288
Books & Supplies	\$1764	\$1764	\$1764	\$1764
Food & Housing (2)	\$4770	\$15003	\$0	0
Transportation	\$1125	\$1269	\$0	\$1125
Personal/Misc. (3)	\$3159	\$2898	\$0	\$0
Totals:	\$12106	\$22222	\$3,052	\$4,177

****FEES/TUITION ARE SUBJECT TO CHANGE**

(1) Enrollment fees for California residents are \$46.00 per unit with no maximum. If you are not a California resident, tuition costs are:

Non Resident Fee:	\$176 per unit (plus enrollment fees of \$46 per unit)
California Resident Fee:	\$46 per unit
*Arizona Resident Fee:	\$138 per unit (includes enrollment fees)

(2) Includes food, snacks, meals on campus, rent, utilities, household supplies, etc.

(3) Includes clothing, laundry and dry cleaning, personal care, gifts, recreation, etc.

Reasonable expenses for dependent/child care, if applicable will be added.

*Arizona enrollment fees do NOT include Mohave County residents. These students will now pay Non-Resident fees.

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, repayment procedures, when repayments are due.
10. How to apply for additional aid in the event you're 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 campus and for its campus safety policies and procedures.

Please note that the college catalogs are available at www.paloverde.edu

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.

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

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

MAXIMUM TIME FRAME FOR PELL GRANT RECIPIENTS

In the past, students were able to receive Pell Grants for an unlimited amount of time. With the new changes to regulations via the “Consolidated Appropriations Act 2012”, there will now be a limit on how long students can receive a Pell Grant. Effective July 1, 2012, students will be eligible to receive a Federal Pell Grant for up to 12 semesters of scheduled awards (at full time). This will generally equal 6 years of enrollment. A student who attends a semester as a half-time student is “counted” as having used only half of a semester for purposes of tracking the Pell grant limit. After receiving Pell grants for 12 semesters of full time enrollment, you will no longer be eligible to receive the Pell grant. You will have to plan out your undergraduate to ensure that you can complete your educational objective prior to meeting the maximum time frame for Pell Grant payment. More information is available from the Department of Education soon regarding how to find out how much of your grant eligibility you have already used. This new regulation will apply to all students past grant payments history.

COURSE REPETITION

Beginning July 1st, 2011, the Department of Education changed the repeat rules for Title IV funding of Federal grants. This regulation is only in regards to Title IV funding and does not impact the repeat rules defined under Title V. If you have successfully completed a course at PVC you can only receive financial aid for that course 1 additional time. If you choose to repeat the course for a 3rd time, you will not be eligible for federal financial aid payment. If you choose to retake a course for a 3rd time, after passing it successfully once, your units for that course will not count towards your financial aid awards for that semester or future semester.

CORRESPONDENCE COURSE

Students enrolled in *only* correspondence courses are considered to be no more than half-time students, even if they are enrolled in 12 units or more. Additionally, students who are enrolled in all correspondence courses will have a lower costs of attendance (budget will include fees/tuition books and supplies).

If correspondence courses are combined with regular, on-campus courses, the student’s enrollment status might be more than half time. Please refer to the chart below:

Number of On-Campus Units	Number of Correspondence 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 correspondence students can ONLY be paid at ½ time. Full-time correspondence students enrolled in all distance education classes, need to 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.***

SATISFACTORY PROGRESS

Standards of Satisfactory Academic Progress Policy

Federal and State regulations require that students seeking financial aid must demonstrate Satisfactory Academic Progress (SAP) toward their published degree objective and ensure progress toward the degree for all periods of enrollment whether or not the student has received financial aid.

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.

FINANCIAL AID SATISFACTORY STATUS

Once you have attempted any units, (regardless of receiving financial aid or not), you are required to: (1) Complete 67% of *attempted units each semester, (2) Maintain a minimum 2.0 cumulative GPA; and complete your education program within a 150% of the minimum required units for the program to meet the standards required to maintain Satisfactory Status for financial aid eligibility.

FINANCIAL AID WARNING

Financial aid warning is when a student does not meet Satisfactory Academic Progress. Students will be notified by email for their academic warning status. A student who does not meet SAP after a warning period is no longer eligible. Warning does not apply to maximum unit timeframe. Some students will be automatically terminated based on previous academic history. Students can be placed back on good standing if they regain a 2.0 GPA and make up any units they may be deficient of.

MAXIMUM UNIT TIMEFRAME

At PVC, 60 units is the maximum for most programs. Exceptions to this maximum may be considered by petitioning if one or more of the following occur:

- A. Up to 30 units for remedial (non-degree applicable) coursework.
- B. ESL courses necessary to prepare a student for college level coursework.

ADDITIONAL INFORMATION

Attempted and Completed Units

- A. Attempted units are any units for which a grade of A, B, C, D, F, P, NP, CR, NC, I, IP or W
- B. Completed units are earned units with a grade of A, B, C, D, P or CR.

Repeated, Audited, Transfer, Consortium or Remedial Coursework

- A. Financial Aid may be awarded for the cost of courses previously taken if the course is being taken to improve a sub-standard grade of D, F, NP or NC and any one class that was previously passed. Repeated units will count toward the 150% maximum units allowed.
- B. All transfer courses from accredited institutions will be considered toward academic progress if it has been evaluated by the Admissions and Records Department.
- C. Courses funded through a consortium agreement are included in determining academic progress and attempted units.
- D. 30 semester units of remedial courses will be excluded in determining 150% requirement.

FINANCIAL AID REINSTATEMENT

If your eligibility is terminated, you must meet the following requirements in order to re-qualify for the following semester:

1. Enroll in at least six units and
- 2 Complete 67% of your attempted units
- 3 Achieve a minimum 2.0 cumulative GPA.

Reinstatement is not retroactive, and you will not receive aid for any semester that you are ineligible.

APPEAL PROCESS

Appeals must be submitted to the Financial Aid Office with appropriate documentation or they will be returned to the student unprocessed.

Appeals for reinstatement are granted only if extraordinary circumstances beyond your control and for which you could not plan are documented. Also, there must be evidence you will make satisfactory progress in the future.

You will be advised by mail or email of your results. If the appeal is approved you will be placed on “Probation” status for remaining time.

FINANCIAL AID PROBATION

A financial aid probation allows a student, who does not meet SAP but has successfully petitioned, to continue to receive aid.

An educational plan is required for a student on probation. The educational plan must be developed to ensure that a student will meet SAP.

AA/AS DEGREE OR TRANSFER PROGRAM							
Level of Enrollment	1 st year	2 nd year	3 rd year	4 th year	5 th year	6 th year	7 th year
(Units Attempted)							
Full Time (24 units)	16 units	32 units	48 units	64 units			
¾ Time (18 units)	12 units	24 units	36 units	48 units	60 units		
½ Time (12 units)	8 units	16 units	24 units	32 units	40 units	48 units	

VOCATIONAL CERTIFICATE PROGRAMS							
Level of Enrollment	1 st year	2 nd year	3 rd year	4 th year	5 th year	6 th year	7 th year
(Units Attempted)							
Full Time (24 units)	16 units	32 units	48 units				
¾ Time (18 units)	12 units	24 units	36 units	48 units			
½ Time (12 units)	8 units	16 units	24 units	32 units	40 units		

REINSTATEMENT

A student may be reinstated to “satisfactory” status once their GPA is at least a 2.0, and they have completed 67% of the units attempted.

REFUNDS AND RETURN TO 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

The Return of Title IV Funds regulations do not dictate an institutional refund policy. Instead, a school is required to determine the earned and un-earned portions of Title IV aid as of the date the student ceased attendance based on the amount of time the student spent in attendance or, in the case of a clock-hour program, was scheduled to be in attendance. Up through the 60% point in each payment period or period of enrollment, a pro rata schedule is used to determine the amount of Title IV funds the payment period or period of enrollment, a student has earned 100% of the Title IV funds her or she was scheduled to receive during the period.

For a student who withdraws after the 60% point-in-time, there are no un-earned funds. However, a school must still determine whether the student is eligible for Post-withdrawal disbursement (PWD).

GLOSSARY OF TERMS

AB540 Guidelines

- Must have attended a California high school for 3 or more full academic years (between grades 9 through 12, inclusive and does not need to be consecutive years);
 - Must have or will graduate from a California high school or have attained a G.E.D.; or received a passing mark on the California High School Proficiency Exam (CHSPE);
 - Must register or is currently enrolled at an accredited institution of public higher education in California;
 - Must file or will file an affidavit as required by individual institutions, stating that the filer will apply for legal residency as soon as possible;
- Must not hold a valid non-immigrant visa (F, J, H, L, A, E, etc.

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 top right corner of the SAR that is assigned to your application by the U.S. Department of Education.

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.

FSA ID is a username and password that students, parents, and borrowers must use to log in to certain U.S. Department of Education websites beginning May 10, 2015 . Students can go to studentaid.gov/fsaid. This will replace the PIN.

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.

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.

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 transcript 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 completed your financial aid file. If you have not completed these steps, you will not receive your Pell Grant disbursement 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 receive your Pell Grant disbursement, you must meet with a Financial Aid staff to sign, and return your award letter. You must present a **picture ID and your Social Security Card if you are picking up a physical check. If you forget to bring your ID, and social security card, 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.

Not every student receives the same amount of Pell Grant money. Your award depends on the calculated EFC (Expected Family Contribution) 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 **will be drastically reduced.** Also remember, **if you decrease the number of units you are taking, your Grant money will also be decreased.** You must also maintain satisfactory academic progress to receive your funds.

DISBURSEMENT DATES

Disbursements will be available AFTER 9 a.m. if picking up a physical check

Fall -2015	Spring 2016
1 st 08/26/2015	1 st 02/03/2016
2 nd 10/03/2015	2 nd 04/07/2016

***Disbursement dates are subject to change without notice**

Not all students will receive a Pell Grant check on the first Check Disbursement Date.

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
FSA ID	studentaid.gov/fsaid
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.csa.c.ca.gov
National Student Loan Data System	www.nsls.ed.gov
Golden State Scholarshare & Governor's Scholarship	www.scholarshare.com
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

For more detailed information please refer to the college catalog located on our website at www.paloverd.edu.

