

***STUDENT
FINANCIAL AID HANDBOOK
2018-2019***

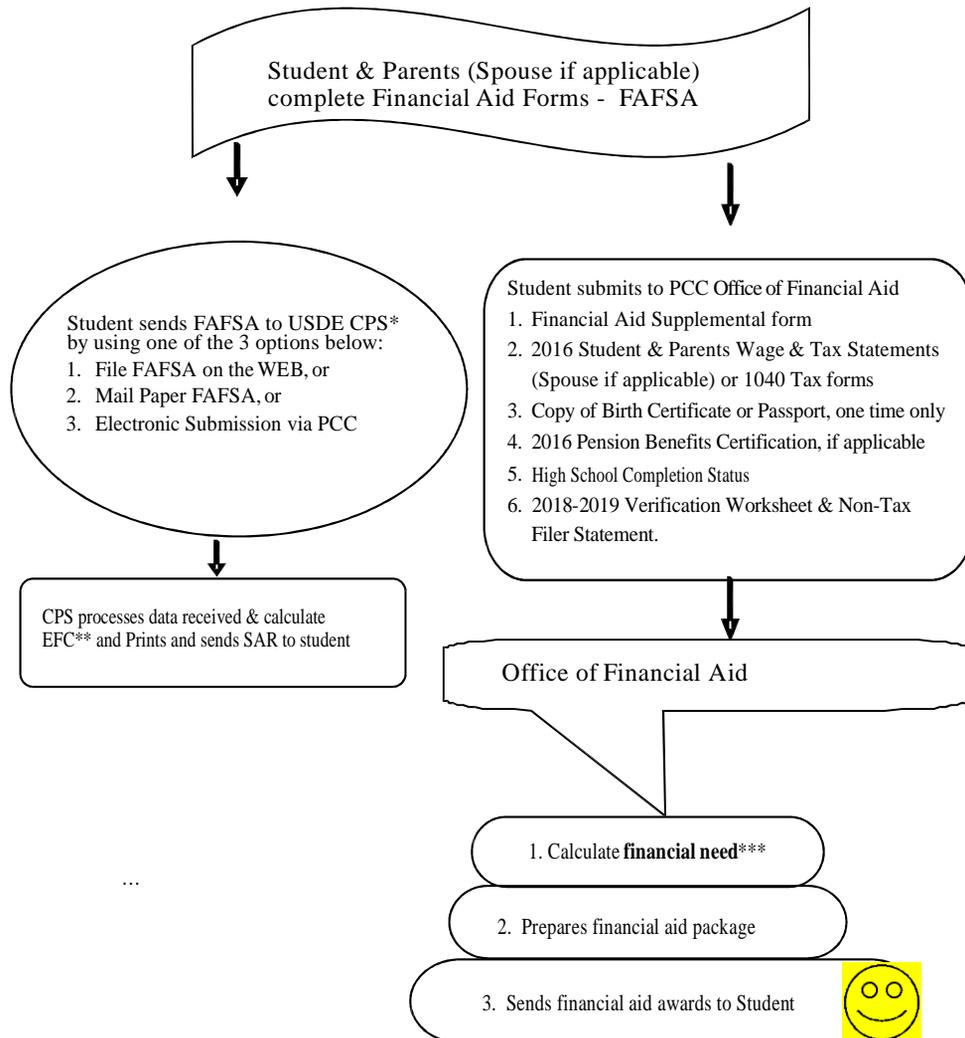


**PALAU
COMMUNITY
COLLEGE**

*Accredited by Accrediting Commission for Community and Junior
Colleges (ACCJC) of Western Association of Schools and Colleges (WASC)*

HOW TO APPLY FOR FINANCIAL AID SCHOOL YEAR 2018-2019

FINANCIAL AID CHART



*USDECPSS = US Department of Education - Central Processing System

**EFC = Expected Family Contribution

***Financial Need = Cost of Attendance subtracts from EFC

PALAU COMMUNITY COLLEGE

Vision Statement

“We guarantee quality and excellence”

Mission Statement

Palau Community College is an accessible public educational institution helping to meet the technical, academic, cultural, social, and economic needs of students and communities by promoting learning opportunities and developing personal excellence.

INSTITUTIONAL LEARNING OUTCOMES (ILO)

1. Critical Thinking and Problem Solving

Analyze and solve problems by using informed judgment based on evidence, and sound reasoning and/or creativity to differentiate facts from opinions and to specify solutions and their consequences.

2. Communication

Effectively communicate, both orally and in writing, thoughts in a clear, well-organized manner to persuade, inform and/or convey ideas in academic, work, family and community settings.

3. Quantitative and Technological Competence

Use mathematical skills appropriate to our technological society by analyzing and solving problems that are quantitative in nature and by utilizing technology for informational, academic, personal and professional needs.

4. Diversity

Understand and appreciate differences in cultures and behaviors between oneself and others by demonstrating respect, honesty, fairness, and ethical principles in both personal and professional life.

5. Civic Responsibility

Apply the principles of civility and morality to situations in the contexts of family, work, community, environment and the world.

6. Aesthetics

Apply numerous means of inquiry to experience and appreciate the values of arts and nature.

Financial Aid Mission Statement

Office of Financial Aid provides comprehensive financial aid programs to meet the immediate and long-term needs of the diverse population of students through federal, state, and private funds.

The Palau Community College bars discrimination on the basis of race, color, national origin, sex, age or physical handicap in awarding of all financial assistance to students.

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Office of Financial aid

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OFFICE HOURS: 8:00 a.m. - 5:00 p.m. Monday thru Friday

An Investment in the Future

Dear Students:

We join the rest of the College community and thank you for choosing to attend Palau Community College (PCC). Your decision to begin or continue your college education at PCC is a smart choice, and we look forward to working with you in accomplishing your goal.

Attending college is one of the most significant opportunities a person today can take advantage of. It is also one of the more expensive investments to undertake. Acceptance into a college of one's choice is only one part of the challenge – the other part is making it affordable. That is where we come in because financial aid is also a partnership between you, the student and the college, which provides the money to help pay for college costs.

Palau Community College (PCC) offers financial assistance programs, which, if you are eligible, may help to cover some of your educational expenses. If you receive financial aid, it is expected that you will enroll in courses needed to complete your degree program, work hard at learning, and move responsibly toward successful completion of your educational goal.

We understand that rules governing the financial aid programs can sometimes be complicated. However, we at the Office of Financial Aid will be happy to assist you and want to make this process as understandable as possible by being available to answer your questions and provide special assistance if and when you need it. You may contact us at (680) 488-2470/2471, ext. 235 or via E-Mail at: dahliapcc@palaunet.com.

*Dahlia M. Katosang
Director of Financial Aid, PCC*

INTRODUCTION

This Financial Aid Handbook is your student guide to information about the financial aid programs and policies at Palau Community College (PCC). Please read it carefully so you can become familiar with the process of applying for financial aid, know what programs are available, and understand what you must do to remain eligible to receive financial aid while a student.

While the application process may be confusing, it is important to remember that many of the rules associated with applying for and receiving financial aid have been developed to make sure you, as a student, is treated fairly and equitably, and to ensure that you take your share of responsibility toward successfully completing your educational goal.

This Handbook gives you an overview of financial aid at PCC and reading it provides you with a clearer understanding of what financial aid is and how to receive it. We understand that the Federal, State, and College policies relating to the receipt of financial aid require a lot of paperwork from you. If, after reading it, you are unclear about any information in the Handbook or have additional questions about what is required, the staff from the Office of Financial Aid (OFA) is available to answer your questions.

PCC is a public institution supported by the Republic of Palau. It is a two-year post-secondary vocational/technical institution. The student population represents both in-state and out-of-state residents.

PCC is a term-based institution that has two standard terms (Fall semester & Spring semester) and an optional summer term. The length of each semester is 16 weeks of instructional time and the length of the summer term is 8 weeks. The College defines its academic year based on the minimum regulatory requirements, which are 24 semester hours and 30 weeks of instructional time.

PCC adheres to the Family Educational Rights and Privacy Act (FERPA) and ensures that information provided by the students is treated in a confidential manner.

PURPOSE FOR FINANCIAL AID

The purpose for financial aid is to assist students and families in planning for and meeting expenses by providing financial aid resources to students who would otherwise be unable to pursue their educational and professional goals. To the extent that funding is available, PCC tries to ensure that all eligible students who are making satisfactory academic progress be afforded the opportunity for post-secondary education.

In all areas of our fund distribution, we shall be fair, honest and efficient. We focus on establishing aid eligibility, awarding scholarships, grants, and employment to eligible students, and providing financial aid counseling to students and families for the resolution of problems associated with financing an education. We serve as the primary advocate for students and families, assisting them in securing necessary financial resources.

WHAT IS FINANCIAL AID

Financial aid (federal and non-federal) provides funds for direct and indirect college expenses. Direct expenses are generally those expenses charged directly to your student account, such as tuition, fees, and room and board if you live on campus. Indirect expenses are those that you pay out of pocket such as books and transportation to and from college, etc. Students who are awarded financial aid may receive any or all of these forms of aid which are composed of federal and non-federal monetary assistance.

Most financial aid is awarded to students based on how much money is needed to meet college costs. The financial aid application process is set up to measure uniformly, how much each individual student needs. Many of the rules associated with receiving financial aid have been developed to make sure the students are treated fairly and also to ensure students take their share of responsibility in the partnership. The primary responsibility of financing college education rests with each student and parents.

FEDERAL STUDENT AID (TITLE IV Programs)

Federal student aid is financial assistance offered by the United States Department of Education (USDOE) to eligible students enrolled in eligible programs at participating schools to cover school expenses, including tuition and fees, room and board, books and supplies, and transportation. Most federal aid is need-based. Determination of financial need will be based upon the financial aid information that students and parents submitted. All information will be kept confidential.

The three most common types of aid are: **grants** - which do not have to be repaid, **work-study**, - job opportunity for students to work part-time to earn money to help pay for college expenses, and **loans** – borrowed money that must be repaid with interest. Awards may be in the form of grants, loans, scholarships, employment opportunities, or a combination of these.

(Note: PCC does not participate in federal student loan programs).

TYPES OF FINANCIAL AID AVAILABLE

A. FEDERAL STUDENT AID PROGRAMS

There are three types federal student aid programs (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant [FSEOG], and Federal Work-Study [FWS]) that you may qualify to receive while attending PCC.

A1. FEDERAL PELL GRANT

Generally, the Federal Pell Grant is awarded only to undergraduate student who has not earned a bachelor's degree or professional degree such as medicine, law or dentistry. It is a gift aid awarded to students with the highest need. Students are automatically considered for Pell Grant when they file the Free Application for Federal Student Financial Aid (FAFSA). The maximum Pell Grant award for the 2018-2019 Award Year is **\$6095** and the Pell Grant continues to be a **YEAR-ROUND** program. This means, an eligible student may receive up to 150 percent of the student's Federal Pell Grant Scheduled Award. To be eligible for the additional Pell Grant funds, the student must be otherwise eligible to receive Pell Grant funds for the payment period and **must be enrolled at least half-time**, in the payment period(s) for which the student receives the additional Pell Grant funds in excess of 100 percent of the student's Pell Grant Scheduled Award. Note that the provisions of the new law state that any Pell Grant received will be included in determining the student's Pell Grant duration of eligibility and Lifetime Eligibility Used (LEU).

The amount of the grant is determined by using the **payment schedule** issued to all eligible institutions by the U.S. Department of Education which is based on the Expected Family Contribution (EFC), the student **enrollment status*** (full-time, three fourth time, half-time or less than half-time student), the **period of enrollment**, and the **cost of education**. The lesser the EFC number is, the greater the amount of award will be. Students may not receive Pell Grant funds from more than one school at a time. In order to be eligible for a Pell Grant payment, a **student must still be enrolled at the time the valid Student Aid Report (SAR) or Institutional Student Information Report (ISIR) is received.**

*Enrollment Status: Full-Time = 12 credits or more; ¾ Time = 9 -11 credits; ½ Time = 6-8 credits; Less than ½ Time 5 credits or less.

Awarding and Calculating Pell Grant

A crossover payment period is one that includes both June 30 and July 1 overlapping two award years that occurs during summer term. The choice of which award year PCC assigns to a crossover payment period (“header” or “trailer”) can be made on a student-by-student basis that is most beneficial to students. For Pell Grant calculation using **HEADER** means that the Pell Grant will be awarded beginning the summer term of each year and ends in the spring term. The Pell Grant calculation using **TRAILER** means that the Pell Grant will be awarded beginning the fall term of each year through summer term.

The College will use Formula 1 when determining student’s Pell Grant award for the 2018 - 2019 Award Year. The payment for Formula 1 is calculated by dividing the annual award from the appropriate payment schedule by the number of payment periods in the Academic Year. There are two (Fall and Spring) payments periods in a year.

The table below shows an example of Pell Grant Formula 1.

Maximum Annual Award of \$6095 is divided by 2 (# of payment period in an academic year)		
Fall 2018	Spring 2019	Total
\$3048	\$3047	\$6095

PCC Pell Grant Recalculation Policy

The Pell Grant award will be recalculated when enrollment status of a student changes within a term or a payment period. The recalculation of pell grant award will be computed only when the change in enrollment status occurs up to the last day of "add/drop" date of a term or the Expected Family Contribution (EFC) changes. The Pell Grants will not be recalculated for enrollment status changes after the "add/drop" date of a term.

Change in Enrollment Status

A school must recalculate the student's pell grant award if the student does not begin attendance in all of his/her classes based on the lower enrollment status. For instance, a student registers for a full-time course load (12 credits) but only begins attendance in three classes (9 credits); in this case, the student's Pell must be recalculated based on the lower enrollment status.

A student who begins attendance in all classes and his/her valid Student Aid Report (SAR) has been received, would be paid based on the initial calculation, even if his or her enrollment status changes before the payment is made. On the other hand, if the student's SAR was received after he/she had dropped classes or changed his/her enrollment status, the Pell calculation would be based on the student's current enrollment status at that time.

PCC must use the student's effective enrollment status on the date of the initial calculation, and there would be no recalculations of the student's Pell Grant for the term after the change in enrollment status, assuming the student began attendance in each class. If the student's payment for the term is being disbursed after the payment period, PCC will pay the student only for the **coursework completed in the term.**

Dropping Credits/Withdrawing from the College

- Dropping credits after the last day of “drop/add” date of a term may affect future eligibility for aid.
- Withdrawing from the college after the start of classes may affect future financial aid eligibility.
- Withdrawal, official or unofficial, prior to completing 60% of the semester will require a reduction of your financial aid. Some funds will be returned to the source and you will owe PCC the amount that was returned. If you received a refund, you may be required to return part of it. Future eligibility for aid may also be affected.

Academic Policy regarding "ATTENDANCE"

1. The course instructor must report any student who is registered for a course but did not attend the first ten (10) days of instruction. The report must be submitted to the Dean of Academic Affairs using the **Never Attend Form** on the eleventh (11th) day of instruction. The Dean of Academic Affairs must certify the form and submit it to the Director of Financial Aid and the student Academic Advisor. The Academic Advisor must use the Withdrawal Form from Admissions & Records Office to officially withdraw the student from the course. Such student will not be reinstated in the course.
2. A student who is absent for two consecutive instructional weeks within a semester without any formal/official communication to his/her instructor or academic advisor regarding his/her absences will be withdrawn from the course. The course instructor must report the student to the Dean of Academic Affairs using the **Instructional Withdrawal Form** at the end of the second week. The Dean of Academic Affairs must certify the form and submit it to the Director of Financial Aid and the student Academic Advisor for further action. The student will not be reinstated back to the course. The final grade of the student will be a "W" grade with the last date of student actual attendance.

Lifetime Limit for Federal Pell Grant

The Lifetime Limit for Federal Pell Grant eligibility is 600%. This means that the duration of a student's eligibility to receive a Federal Pell Grant is 12 full-time semesters or six (6) years which is equivalent to 600%. This provision applies to all Federal Pell Grant eligible students which became effective in the 2012-2013 Award Year. The calculation of the duration (Lifetime Eligibility Used [LEU]) of a student's eligibility will include all years that the students received the Federal Pell Grant funding.

The table below is an example of Lifetime Eligibility Used (LEU) for Federal Pell Grants

Years / Pell Grant Scheduled Awards	Pell Grant Amount Received / Percent Used				
	Summer	Fall	Spring	Total / %used	Cumulative % Used
1: (2016-2017) / Pell Grant Scheduled Award = \$5815	NA	2908 = 50%	2907 = 50%	5815 100%	100%
2: (2017-2018) / Pell Grant Scheduled Award = \$5920		\$2960 = 50%	2960 = 50%	5960 100%	200%
<i>Note: Students who were enrolled during 2 year round Pell (09-10 & 10-11), may have used more than 100% in a year. Please go to the office and see Director of Financial Aid for more information.</i>					

A2. FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) program is for **undergraduate** students without a bachelor degree. It is a grant and does not need to be repaid.

The FSEOG program gives priority to students who receive Federal Pell Grants with the lowest expected family contributions (EFCs) and have the most financial need. Students must be enrolled at least **half-time** in order to receive the FSEOG funds. The award is made by the school based on the availability of FSEOG funds and the fund is very limited.

PCC Financial Aid Office (OFA) must ensure that the students meet the general eligibility requirements for Federal Student Aid Programs prior to awarding the FSEOG funds. The OFA will award \$100 each term on a first come first serve basis to a student who is enrolled at least half-time until the funds run out. Once the full amount of the school's FSEOG funds has been awarded to students, no more FSEOG awards can be made for that year.

Selection Procedure for Awarding FSEOG

The students with completed Financial Aid applications are evaluated to determine as to which of the following selection groups they belong to: First Selection Group - those who have the lowest Expected Family Contributions (EFCs) of "0" who are also eligible to receive Federal Pell Grants. Second Selection Group - those who have the lowest Expected Family Contributions (EFCs) who will not receive a Federal Pell Grant. Awards are made first to the First Selection Group and then to the Second Selection Group until the FSEOG funds are all expended.

A3. FEDERAL WORK-STUDY (FWS)

The Federal Work-Study (FWS) program is a part-time employment providing jobs for students who need federal financial aid to help pay for their education expenses.

Many jobs are designed to assist students in providing work experience in their chosen field of study.

Students who apply for financial aid, demonstrate a financial need and indicate in their application that they wish to work will be considered for Federal Work Study Program. Federal Work-Study award depends on the date when the students apply, their financial need, and the **funding level** of the school. When assigning work hours, financial aid administrator will consider students' award amount, their class schedule and their academic progress. It is the student's responsibility to report to the FWS Coordinator for job placement. Failure to do so may result in cancellation of employment and the FWS award. When the student has been interviewed and hired, a time sheet of actual hours worked will be kept by the FWS supervisor. The Work-Study **wages** are based on the **duties and skills** required of each particular position. Students receive a bi-weekly paycheck for hours worked by the college.

College regulations limit students to a maximum of 20 hours per week during regular semester while classes are in session and 8 hours a day during summer and other PCC vacation periods such as Christmas break, semester break, etc. The FWS award must be earned within the semester it was awarded. The amount that student earns cannot exceed the total FWS award. Students should keep track of their allotments (total hours worked and the remaining balance).

Average awards range from \$200 - \$4,000. FWS awards are not guaranteed and are contingent upon the student working the required hours for payment, up to the maximum amount of the award. In the event the student does not work the maximum number of hours, the unearned portion of the award will be forfeited or cancelled. Students are not permitted to earn money in excess of the award amount.

The College reserves the right to increase or decrease the number of hours a student is allowed to work.

All of the above programs are subject to change without notice.

B. VETERANS ADMINISTRATION BENEFITS

Palau Community College is an approved educational institution for education and training under the Veteran's Educational Assistance Act (GI Bill). Information regarding eligibility, entitlement and types of training authorized may be obtained from the OFA.

C. NON-FEDERAL FUNDS

C1. STATES SCHOLARSHIPS and GRANTS

There are state scholarships (as well as grants and possibly loans) available or offered through students' own government. The Office of Financial Aid (OFA) at PCC provides assistance to interested applicants in filling out the state scholarship application forms.

C2. PRIVATE SCHOLARSHIPS

Some of our students receive private scholarships from a variety of sources in recognition of their academic performance. See PCC Development Officer for more information.

STUDENT ELIGIBILITY REQUIREMENT FOR FEDERAL FINANCIAL AID

To receive federal student financial aid, (Federal Pell Grant, Federal SEOG, and Federal Work-Study), an applicant must meet the following criteria:

1. Have a high school diploma or an equivalent such as General Education Development (GED) Certificate. (*Note: The new provision which became effective on July 1, 2015, for Ability to Benefit (ATB) Test allows students without high school diploma or its equivalent to become eligible for Title IV funds if they take and pass one of the ATB test approved by the U.S. Secretary of Education and be enrolled in an Eligible Career Pathway Program*).
2. Be enrolled as **regular student** working toward a degree or certificate in an **eligible program**.
3. Be **U.S. citizen** or **eligible non-citizen** (permanent resident, FSM, MH, and PW citizens).
4. Have **financial need** as demonstrated through application of the FAFSA.
5. Have a **valid U.S. Social Security Number** (Citizens of FSM, RMI & Palau are exempted).
6. Certify that the federal student aid will be used only for educational purpose.
7. Certify that no federal student loans are in default and that no money is owed on a repayment on a Federal student aid grants.
8. Be registered with the Selective Services, (applies only to US Citizens who are male students between ages of 18-25).
9. Be making satisfactory academic progress according to financial aid satisfactory progress policy.

FINANCIAL AID INFORMATION AND APPLICATION PROCEDURES

New or transfer student(s) need to apply for admissions and be accepted into an approved degree/certificate program. Students are encouraged to apply for admission and financial aid **concurrently** in order to expedite each important process. Returning students need to file a readmission form at the Office of Admissions & Records. Continuing, returning and/or transfer students must make sure that they are making satisfactory academic progress toward their degree program, before applying for financial aid.

The OFA will accept financial aid applications on a rolling basis and will continue to make awards as long as funds are available.

All financial aid applicants must complete a **FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)** form for each award year. Some students may be required to complete and submit more forms than others, depending on their individual circumstances. A packet of financial aid application materials are distributed to continuing students during the financial aid orientation sessions held each year. The same financial aid packet is distributed to all high school seniors during the Financial Aid Nights sessions held each year, where PCC financial aid staff visits all the local high schools to discuss financial aid programs, requirements and assist students and parents in completing the forms.

Beginning in October 1st of each year, the Free Application for Federal Student Aid (FAFSA) form becomes available from college financial aid offices, or on the U.S. Department of Education Web site, www.fafsa.ed.gov, where students can file their FAFSA online and submit it via the Internet.

The FAFSA is the first step in the financial aid process. Students use the FAFSA to apply for federal student aid, such as Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal work-study (FWS). The questions on the FAFSA are required to calculate student **Expected Family Contribution (EFC)**. The EFC measures student family's financial strength and determines his/her eligibility for federal student aid. The EFC is indicated on the top right hand corner of the Student Aid Report (SAR).

After analyzing the information on students' FAFSA, the processing service will send a 2018-2019 Student Aid Report (SAR) to student. Student Aid Report (SAR) summarizes the information students submitted on their FAFSA. It is important to verify all the data on SAR to make sure the information is correct and complete. If not, make corrections either on the web or on the SAR pages provided and submit to OFA to be sent electronically to processing center.

Using the information on students' FAFSA and their EFC, the financial aid office will determine the amount of aid they will receive. The college uses students' EFC to prepare a financial aid package to help meet their financial need. Financial need is the difference between students EFC and their college's cost of attendance.

Financial aid application will not be processed until all the required documents and forms are received by the OFA.

Some of the required documents for 2018-2019 School Year such as Financial Aid Supplement and Verification Worksheet are available online at the College website: pcc.palau.edu or at the OFA.

When applying for financial aid, applicants must follow the steps indicated below in providing the required documents to the OFA:

Step 1: - File FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

(Note: Federal school code for PCC is #011009).

- a. If you are a continuing student with US Social Security number (USSSN), independent from your parents and filed 2017-2018 FAFSA, go to the website at www.fafsa.ed.gov and select "Renewal FAFSA on the Web for 2018-2019" or select First Time FAFSA on the Web for 2018-2019 if this is your first time applying and follow instructions to complete your form.
- b. If you do not have a USSSN, and you are applying for the first time, you must enter "666" in the SSN field. You will be assigned a 9-digit (666xxxxxx) number. When you complete filing the FAFSA online, you are requested to submit the completed paper copy of your FAFSA to the OFA in order for them to send the signature page to the processing center, **OR**
- c. If you are a continuing or readmit student you can complete the paper FAFSA and submit to the OFA. They will enter your data, including your parent's and/or spouse signatures and submit electronically to the processing center. (Note: Continuing, returning, and transfer students must use the same pseudo# (666) assigned to them in the previous year.

Students will receive a summary of their information in their 2018-2019 Student Aid Report (SAR) after their application is processed. Upon receipt of their SAR, they need to verify that all information on the form is accurate. Make corrections if necessary and submit to the OFA to enter the corrections electronically and send to the processing center.

Step 2: – Financial Aid Supplemental Form

Complete the PCC Financial Aid Supplemental Form and submit directly to the OFA.

Step 3: - 2016 Wage & Tax Statements

Provide copies of the 2016 Federal Tax Returns (1040 forms) or 2016 Wage & Tax Statements if you and/or your parent(s)/spouse were employed during Fiscal Year 2016.

Step 4: – 2016 Pension Benefits Certification

Provide certified copies of your 2016 Pension Plan benefits including your parent(s)/spouse, if applicable. You must pick-up the form at the OFA and get your parents’ authorization to release the data then bring to the Pension Office for completion before submitting to us.

Step 5: – Passport or Birth Certificate

Provide copy of your passport or birth certificate for citizenship verification purposes.

Step 6: – High School Completion Status

Provide document showing your high school completion status such as a copy of your: (a). high school diploma, or (b) final high school transcript that shows the date when diploma was awarded, or (c). General Educational Development (GED) certificate/transcript. (Note: Provide this document only once during your attendance at PCC).

Step 7: – 2018-2019 Verification Worksheet & Non-Tax Filer Statement

Provide a completed 2018-2019 Verification Worksheet & Non-Tax Filer Statement.

.....
If you were selected for Tracking Group of Verification 5, you will need to provide the **Identity/Statement of Educational Purpose**. A valid government-issued photo identification (ID) [such as a copy of your driver’s license, other state-issued ID or passport] must be presented **in person** with the signed statement of educational purpose to a designated person in the OFA where he/she would stamp date received and initial the statement of educational purpose. If student cannot be present in person, then he/she will need an original statement of educational purpose signed and notarized to be submitted to the OFA with a copy of driver’s license, other state-issued ID or passport.

Note: All documents received are properties of PCC Office of Financial Aid and will not be released to or reproduced for student. Students are responsible to make duplicate copies of all documents, for their record before submitting to the OFA.

VERIFICATION POLICY

The Federal verification is a required process for applicants who are selected for verification whereby certain information provided on FAFSA are reviewed for accuracy and completeness. Based on the “Verification process”, the OFA must verify the accuracy of the information/data that students and parents submitted on the FAFSA and also compare information from student’s application and other financial aid documents. The student and parents shall complete **2018-2019 Verification Worksheets** and submit to the OFA for further review. If there are differences between student’s application information, student may need to send in corrections on his/her Student Aid Report (SAR), or student’s school may send corrections electronically, to have student information reprocessed. Financial Aid eligibility and awards may be revised.

NOTIFICATIONS

When the OFA needs additional information from students to complete their file, they would contact students by letter, text messages, telephone or in person to submit the missing documents. Students’ file will not be processed until the requested information is received. Once students’ files are completed, reviewed, and they are determined to be eligible, an **award letter** stating the types and amounts of financial aid will be processed and sent to them.

DEADLINE DATES

FINANCIAL AID DATES

Financial aid applicants **must** file their FAFSA **no earlier than October 1 of each year**. Students applying will be considered for financial aid on a funds available basis. If funds remain after awarding students, the OFA will continue to make award based on a first-come, first-serve basis.

FEDERAL AID DEADLINES – 2018-2019 SCHOOL YEAR

The absolute Federal deadline for submitting a FAFSA for 2018-2019 Award Year whether students apply electronically or by mail is **June 30, 2019**. Students' valid SAR must be received by the OFA, no later than the students' last day of enrollment in the 2018-2019 Award Year in order to be awarded Pell Grant.

ELIGIBILITY DETERMINATION

The following three basic steps are used to determine how much financial aid may be awarded to a student.

STEP 1: DETERMINING STUDENTS EXPECTED FAMILY CONTRIBUTION (EFC)

Expected family contribution is the amount of money that students and their family, if dependent, can realistically be expected to contribute toward their educational costs while enrolled in school. The calculation to determine students' individual family contribution is based on the financial income and other information such as the number of persons in the household and the number of those persons attending college. This contribution is subtracted from students' budget when determining the amount of award. If students are considered as **Independent Student**, only their information (and spouse's, if married) are used to calculate the expected family contribution. If students are **Dependent Student**, their parents' income information are also used.

Student is considered to be an **Independent Student** if he/she:

- was born before January 1, 1995 or
- is married, or
- is a veteran of the U.S. Armed Forces, or
- is a ward of the court or both of his/her parents are deceased.

Student is considered **Dependent Student** and must supply information about his/her parents on FAFSA if none of the conditions above apply to him/her.

STEP 2: CONSTRUCTING STUDENT BUDGET

A standard student budget is constructed for all financial aid recipients, which includes the average costs associated with attending Palau Community College. Average student costs for various categories in the budgets are developed by the OFA.

Standard student budgets or cost of attendance, such as tuition, fees, room, board, books, supplies, personal, transportation, etc. are constructed recognizing different costs for various categories of students such as "On Campus Student or Off Campus students" (sample: Exhibit A page 30: Estimated Cost of Attendance & Financial Aid Award).

BUDGET ADJUSTMENTS are automatically made to add additional tuition, fees and PCC Housing for students when applicable. Students may request adjustments when they have additional costs for (non-discretionary) expenses such as child care, uninsured medical or dental expenses, additional supplies or tools required for their programs that are in excess of the standard budget allowance, and additional expenses related to a disability which are not paid for by an outside funding agency.

STEP 3: DETERMINING FINANCIAL AID ELIGIBILITY/NEED

The process used to determine how much financial aid is needed is initiated when a student completes the Free Application for Federal Student Aid (FAFSA). The information supplied on the FAFSA is processed through a formula which produces an Expected Family Contribution (EFC) based on the data that the student and/or family provided. The EFC is the amount of money the student and family are expected to pay toward the student's annual college costs (cost of attendance). The following equation is used in determining financial aid eligibility.

The difference between the student cost of attendance and the EFC is the student's financial need, or eligibility for financial aid as demonstrated below:

$$\begin{array}{r} \text{Student Cost of Attendance (student budget)} \dots\dots\dots \$15,000 \\ - \text{(minus) Expected Family Contribution (EFC)} \dots\dots\dots - \underline{2,000} \\ = \text{Student's Financial Need} \dots\dots\dots = \$13,000 \end{array}$$

THE FINANCIAL AID PACKAGE

Once a student's financial aid eligibility and need has been determined, the OFA assembles the best possible financial aid package for each applicant within the bounds of its funding limitations. This package generally combines several types of aid (grants and work-study) from sources inside and outside the College by distributing the available financial aid resources, both federal and non-federal, to best address the needs of all students. Financial aid packages can vary from year to year, depending on changes in a student's financial need, satisfactory academic progress, and date of filing (sample: Exhibit A page 30: Estimated Cost of Attendance & Financial Aid Award). Students have the option of accepting or rejecting any portion of their awards. All financial aid award letters are prepared with the understanding that the student will enroll **full-time**.

Students with special circumstances are encouraged to contact the OFA for review of their financial aid package based on those individual circumstances. Students should bring documentation of unusual circumstances.

AWARD NOTIFICATION

If students have met all the requirements for financial aid, they will be notified by mail or in person of the types and amounts of the award.

The amounts and types of aid awarded depend on:

- a. The extent of student financial need, such as living circumstances, resources, semester credit hours and eligibility for particular financial aid programs and
- b. The availability of Title IV funds, and the number of students PCC is trying to assist.

Normally, toward the end of the Spring semester of each year, the OFA will start sending out award notifications to students who have completed their applications for the following school year. The award notifications will show the types and amounts of awards offered to students for each Award Year. Most financial aid awards are need-based and students' total award package cannot exceed their total financial need. It is the policy of the OFA to reduce first the SEOG and finally Work Study awards to prevent a student from being over awarded.

AWARD ADJUSTMENT OR REVISION

Students should always notify the OFA if other types of assistance are received and not listed on the financial aid award letter, such as scholarships, grants, assistantships, etc. When a student receives funds after being notified of the original financial aid award, adjustments to the original financial aid award may be required. Federal regulations require the College to prevent "over awarding" a student more than his/her financial aid need. **If student has already picked up a "balance of aid" or refund**

check, the student may owe funds back to the College or the federal student aid programs (Title IV funds).

A change of student award (award adjustment) to cause a decrease, an increase, substitution or cancellation must be made anytime during the award year by the OFA at PCC for any of the following reasons:

1. Additional financial resources to meet educational expenses. (Any financial assistance such as employment, grants, scholarship, and loans over and above those identified on the award letter must be reported to the OFA).
2. Changes in student major field of study, credit loads or enrollment status on which their award was based on.
3. Change in residence – living on or off campus
4. Withdrawal from the college
5. Incorrect information provided on the FAFSA
6. Student family circumstances have changed.

FINANCIAL AID ORIENTATION

The Financial Aid Orientation is designed to increase students' knowledge and understanding of the PCC's Financial Aid Programs and its requirements during their attendance at PCC. The Financial Aid Orientation covers the following topics: Financial Aid Application Processes, Satisfactory Academic Progress (SAP) Requirements, Financial Aid Do's and Don'ts, Disbursement of Funds (How you receive your Financial Aid Monies), etc.

There are three types of Financial Aid Orientation Sessions that all the financial aid eligible students are required to attend.

- A. **Financial Aid Orientation 1:** This session is held during the New Student Orientation Week for **new and transfer students**. Orientation attendance is required of all eligible new and transfer students. This Session covers the overview of the financial aid application process and how it works including the types of financial aid available at PCC and their requirements.
- B. **Financial Aid Orientation 2:** This session is held each year for all eligible financial aid applicants/recipients. The Session covers the following: Satisfactory Academic Progress Policy, the new federal updates regarding financial aid programs, the disbursement of funds, and the distribution of the Award Letters, etc. Prior to receiving financial aid funds, students must attend the **Financial Aid Orientation 2** Session and sign the 2018-2019 Satisfactory Academic Progress (SAP) Agreement. The OFA will transmit a list to Business Office of those students who attended the session, signed SAP Agreement and received their financial aid award letters. The list indicates the types and amounts of students' awards to be disbursed and/or credited to their students' accounts. Students who fail to attend one of the scheduled **Financial Aid Orientation 2** Sessions are required to take the Financial Aid Quiz after all the sessions have been conducted and sign the SAP Agreement before their financial aid awards are released to them. After taking the quiz and signing of the SAP Agreement, their awards will be transmitted to the Business Office for disbursement.
- C. **Financial Aid Orientation 3** – A Financial Aid Orientation 3 is a session conducted for all students who are eligible and interested to complete the 2019-2020 Free Application for Federal Student Aid (FAFSA) for the following Award Year – 2019-2020.

DISBURSEMENT OF FINANCIAL AID

There are two (2) payment periods in one academic year. The college will pay students at least once per semester. The first half (50%) of their Federal Pell Grant award will be disbursed during fall semester and the second half (50%) will be disbursed in spring semester. The college will pay them directly, apply or credit students' award to their account or combine these methods for their tuition & fees, and room & board (if residing at the college housing). The disbursements will usually become available about third or fourth week of instruction during each semester/term. Refund checks if any are disbursed to students at the Business Office.

Disbursements may be withheld if students fail to make **SATISFACTORY ACADEMIC PROGRESS (SAP)** or if there is a dispute regarding their continued eligibility for financial aid.

Federal Work-Study checks are produced for disbursement by the Business Office once every two weeks for hours worked from the previous two weeks.

SCHOLARSHIPS

Normally the scholarship checks are made as two party checks (contain PCC name and name of student) and sent directly to the PCC Office of Financial Aid (OFA). When checks are received from various donors such as state scholarship, OFA would contact the student to come in and sign a two party check then OFA proceed to process the award for student. Once the award is done and mailed to the student, the OFA transmits the signed check(s) to Business Office for appropriate action including the list of awardees to be credited to students' account. If credit balance occurs from state scholarships, grants, etc., refund checks are processed and disbursed to students at the Business Office.

REQUIRED IDENTIFICATION

Students will always be asked to present one type of photo ID, such as a driver's license or Identification Card each time they pick up their refund checks from Federal Pell, Federal SEOG, or FWS check at the Business Office.

CREDIT BALANCES

Whenever PCC Business Office credits Student Financial Aid (SFA) Program funds (Federal Pell Grant, and FSEOG,) to a student account, and those funds exceed the student's allowable charges, an **SFA credit balance** occurs. PCC must pay or refund the excess SFA Program funds (the **credit balance**) directly to the student as soon as possible, but **no later than 14 calendar days after the date that the balance occurred** on the student's account, provided the balance occurred after the first day of class of a payment period.

REFUND AND REPAYMENT POLICIES

Students are required to maintain regular and consistent attendance in all classes. Financial aid disbursements will be calculated based on the student's class attendance. If students stop attending class and officially withdraw from the college, they may owe money back to the federal financial aid programs, or other scholarship programs, or owe money to the college. **Students who enroll for classes but never attend one or more of those classes will have their financial aid disbursement adjusted according to their adjusted level of enrollment.** A withdrawal from a course or a complete

withdrawal from the college could have an effect on student Satisfactory Academic Progress and may require a repayment of funds if student has already received refunds.

The Pell Grant award will be RECALCULATED if a student withdraws from the college or enroll for a class and never attends. Students should follow the procedures printed in the College catalog for an official withdrawal from the college.

Dropping classes or withdrawing from the College may impact students' future financial aid eligibility. Students are urged to see financial aid director BEFORE dropping classes or withdrawing from the College.

The student will be required to repay any financial aid funds received in error.

WITHDRAWAL FROM THE COLLEGE

WITHDRAWALS

The regulation requires that if students withdraw from school, the amount of SFA program assistance that they have "earned" up to that point is determined by a specific formula. If they received more assistance than they earned, the excess funds must be returned. That is, if they completed 30 percent of the payment period (semester), they earn only 30 percent of the assistance they were originally scheduled to receive. Once they have completed more than 60 percent of the payment period or period of enrollment, they earn 100% of their assistance.

The amount of Title IV program assistance earned is based on the amount of time the student spent in class attendance. It has no relationship to the student's incurred institutional charges.

RETURN OF TITLE IV FUNDS

In accordance with Federal law, if students received federal financial assistance and completely withdraw from all classes before completing more than 60% of the payment period (semester) or period of enrollment, they may owe additional funds to the federal government or the college and will be required to return any unearned federal funds. If funds were released to students because of a credit balance on their account, then they may be required to repay some or all of the federal grants released to them.

The amount of the repayment will be calculated on a pro-rata basis of the number of calendar days in the term. FWS earnings are excluded from the calculation. Pell Grant and SEOG will be included in the calculation. If they did not receive federal assistance, their refund will be calculated using only PCC's refund policy.

Any unearned funds from students and funds due from the institution must be returned to the program. Simultaneously, PCC will notify the students if they must repay any funds owed to the College.

Normally, the return of federal funds must be paid before any additional Federal Title IV aid is awarded to the student. The student is ineligible for any additional federal financial aid funds until the debt is paid back. Any unpaid amount will be subject to referral to a collection agency or assigned to the U.S. Department of Education. Additional costs for collection fees and/or attorney fees may be added.

However, the OFA will adjust the students' Pell Grant award and they will owe the college for funds that they received. A **hold** maybe placed on students' academic records until all financial obligations (outstanding balances) are cleared with the Business Office.

If any refund remains after the required return of the Title IV Aid, the refund will be used to repay PCC funds first and then students, the amount paid by each non-federal source as long as there was unpaid

balance at the time of withdrawal. If there was an unpaid balance, then all aid sources will be repaid before any refund is paid to students.

If students are planning to withdraw completely from Palau Community College, they need to complete the CLEARANCE FORM located at the Office of Admissions & Records. They must also make an appointment with the Director of Financial Aid to discuss the return of Title IV funds policies and how it affects them.

THE WITHDRAWAL DATE IS:

The **Withdrawal date** is defined as the date the student began the withdrawal process as prescribed by the school under the General Catalog; or the date that the student provided to the school with official notification of the intent to withdraw; or last day of attendance based on the Clearance Form or if the student unofficially withdraws, at a later date documented by the school. PCC will use the last day of attendance when calculating the R2T4.

Withdrawal date – drives how much money the student has earned and **Date of determination** drives when is the timeline for the institution to do the calculation and return the funds to Title IV programs.

For more information about the Return of Title IV funds, students are encouraged to stop by at the OFA and see the director.

MODULAR PROGRAMS

A short term-based credit-program (a course or courses in the program) offered that do not span the entire length of the semester are considered to be **Modules**, such as the first (1st) eight (8) weeks of the semester (Module 1) and the second (2nd) eight (8) weeks of the semester (Module 2).

If a student is enrolled in both modules (Module 1 and Module 2) but ceases attendance at any point prior to completing the payment period (semester), unless the school obtains written confirmation from the student prior to the withdrawal that he or she will attend a module that begins later in the same payment period (semester), the student is considered a withdrawal and a "Return of TITLE IV Funds" calculation needs to be done. A calculation of the Return of Title IV Funds may cause the Pell Grant award to be reduced and leave the student owing money to the college.

Students who are planning to withdraw from classes offered in modules are urged to see the Director of Financial Aid to ensure that they understand the impact of their withdrawal.

INSTITUTIONAL REFUND POLICY

It is a responsibility of the students to notify the College that they are officially withdrawing from the college. The Clearance Form is available at Office of Admissions & Records at no cost. The refund will be determined by the date of official notification or last day of attendance.

1. Regular Terms (16 weeks):
 - a. 100% refund if complete withdrawal is made within the first day of instruction.
 - b. 90% refund if complete withdrawal is made within the first week of instruction.
 - c. 70% refund if complete withdrawal is made within the second week of instruction.
 - d. 50% refund if complete withdrawal is made within the third week of instruction.
 - e. 25% refund if complete withdrawal is made within the fourth week of instruction.
 - f. 0% refund if complete withdrawal is made after the fourth week of instruction
2. Short Term:
 - a. 100% refund if complete withdrawal is made within the first day of instruction.
 - b. 80% refund if complete withdrawal is made within the first week of instruction.
 - c. 40% refund if complete withdrawal is made within the second week of instruction.
 - d. 0% refund if complete withdrawal is made after the second week of instruction.

A 100% refund for cancellation of a course.



2018-2019 Satisfactory Academic Progress (SAP) Policy

In accordance with Federal financial aid regulations, financial aid recipients are required to make Satisfactory Academic Progress (SAP) toward completion of their educational goals within 150% of the length of the program in order to receive or continue to receive financial aid, which includes Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and Federal Work-Study (FWS). The SAP guidelines apply to all PCC students receiving federal financial aid funds regardless of whether the student has previously received federal financial aid.

The SAP policy is composed of **two** standards of measurements: **QUALITATIVE MEASUREMENT** (measures students' academic progress such as Cumulative Grade Point Average [cumGPA]) and **QUANTITATIVE MEASUREMENT** (measures students' maximum time frame limit and pace of progression (Credits Completion Rate)). The pace of progression is required to measure students' progress to ensure they complete their education program before attempting the maximum time frame. The pace must be constructed based on maximum time frame following the established formula (divide the cumulative hours successfully completed by cumulative hours attempted).

The Federal regulations require that SAP determination be made at least once a year. However, in order to assure that students make progress toward the degree/certificate in terms of number of credits attempted, cumGPA, and the maximum time frame limit, PCC will evaluate students at the end of each semester/term and students who did not make satisfactory academic progress will be notified. A Notification Letter stating the reason(s) will be issued in writing to all students who are placed on financial aid warning or disqualification at the end of each semester.

The SAP evaluation must include a review of all periods of enrollment including summer and/or inter session. All credits attempted at PCC including remedial/developmental courses, transfer credits and credits earned under dual program, for which the student did and did not receive financial aid will be counted when assessing overall cumulative GPA, pace of progression (completion rate) and time frame requirements including those for which marks of W, I, and NC have been awarded as well as grades of A, B, C, D, F, and CR.

All repeated credits must also be included in the calculation of the 150% rule. When a course is repeated, only the most recent grade will be used in computing the cumulative grade point average. Credit hours repeated will be included and counted as hours attempted and hours completed.

To be considered making satisfactory academic progress, a student must meet the PCC Satisfactory Academic Progress (SAP) policy. The SAP policy below explains both standards of measurements which are separate from PCC's academic progress policy.

Requirement #1: QUALITATIVE REQUIREMENT (measures the Grade Point Average)

All financial aid recipients must maintain an overall Cumulative Grade Point Average (cumGPA) of at least 2.0 or better.

Requirement #2: QUANTITATIVE REQUIREMENTS (measure the maximum time frame [limit] and the pace of progression [credits completion rate]).

A. Maximum Time Frame

All financial aid students enrolled in AA/AAS/AS/ATS programs must successfully complete their first (1st) degree program before attempting the maximum time frame limit of **100** credits.

B. Pace of Progression Requirement (Credits Completion Rate)

Students enrolled in AA/AAS/AS/ATS degree program must successfully complete at least 67% of cumulative credits attempted according to the pace of progression formula (divide cumulative credit hours earned by cumulative credit hours attempted).

The table below is an example of pace of progression to assist you.

Semesters/Terms	Credits Attempted		Credits Earned		Percent required 67%	PACE Pass or Fail
	Semester	Cumulative	Semester	Cumulative		
Fall 2016	12	12	9	9	75% (9/12)	Pass
Spring 2017	12	24 (12+12)	6	15 (9+6)	62% (15/24)	Fail
Fall 2017	12	36 (24+12)	12	27 (15+12)	75% (27/37)	Pass

Students must meet the SAP standards stated below in order to maintain their eligibility for financial aid. Failure to meet SAP standards either **qualitative** or **quantitative** or **both** may cause them to be disqualified and lose their financial aid eligibility.

1. Financial Aid Good Standing

Students are placed on Financial Aid Good Standing if they meet the following PCC SAP standards:

- Maintain a Cumulative Grade Point Average (cumGPA) of **2.0** or better **AND**
- Successfully complete their first (1st) degree before attempting the maximum time frame limit of **100** credits **AND**
- Successfully complete at least **67%** of cumulative credits attempted according to the pace of progression formula.

2. Financial Aid Warning

Students are automatically placed on Financial Aid Warning status when they fail to meet the SAP standards of Financial Aid Good Standing indicated above. Students on financial aid warning status may continue to receive financial aid (Title IV funds) for one payment period (semester). No appeal is necessary.

3. Financial Aid Disqualification

Students who are placed on financial aid warning status and failed to achieve the SAP standards of Financial Aid Good Standing at the end of the payment period (semester) are disqualified and will lose their financial aid eligibility. If students believe that they have experienced circumstances out of their control, they can appeal (see sample: Appeal Procedures on page 26). The result of the appeal may place students on **financial aid probation** either with or without an academic plan or students' appeal may be **denied**.

(Note: See 2018-2019 Financial Aid Handbook for examples of extenuating circumstances and financial aid appeal procedures).

3 A. Financial Aid Probation

Students are placed on Financial Aid Probation status when they have been disqualified for not meeting SAP standards and the committee approves their appeal on financial aid probation either with or without an academic plan. Students on financial aid probation status may continue to receive financial aid (Title IV funds) for one payment period (semester/term) and must achieve SAP standards of Financial Aid Good Standing or follow their academic plan including its conditions at the end of the payment period (semester/term); otherwise, they will lose their eligibility for financial aid.

3A. 1. Financial Aid Probation - with an Academic Plan

Students who are placed on Financial Aid Probation with an Academic Plan were determined that they do not have the ability to achieve the SAP standards of Financial Aid Good Standing at the end of the payment period (semester/term).

3A. 2. Financial Aid Probation - without an Academic Plan

Students who are placed on Financial Aid Probation without an Academic Plan were determined to have the ability to achieve the SAP standards of Financial Aid Good Standing at the end of the payment period (semester/term).

3B. Financial Aid Denial

The student's appeal is denied if the committee determines that there were no extenuating circumstances to support the appeal. The student loses his/her financial aid eligibility.

4. Maximum Time Frame Disqualification

Students are disqualified from receiving further financial aid for the remainder of their program if they have a total of 20 or less credits remaining in their eligibility time frame (ETF) and it has been determined that they will not be able to complete their program by the maximum time frame limit.

However, such students are given one last chance to request a reinstatement of their financial aid eligibility. They must work with their academic advisors to complete the Eligibility Time Frame (ETF) Form which maps out their academic plan for the remaining required courses for their program and submit directly to the Director of Financial Aid for review and reconsideration prior to being granted financial aid beyond the time frame limit.

Students must follow their academic plans or achieve SAP good standing in order to continue receiving financial aid. If they fail again to follow their academic plans, they will be responsible to pay for the remaining cost of their program out of their pocket funds.

Financial Aid Reinstatement

Students who are DISQUALIFIED from receiving financial aid for academic and/or credits deficiency reasons can regain their financial aid eligibility by registering for classes and achieve the SAP standards of Financial Aid Good Standing at their own cost without financial aid assistance. To achieve financial aid good standing, they must complete at least 67% of total credits attempted, achieve and/or maintain a cumulative GPA of 2.0 or better and be under the maximum time frame limit of 100 credits.

Repeated Courses

Financial aid will pay for a previously passed course only **once** and may pay for a repeat failed course until it is **passed**. However, all repeated credits will count toward the 150% maximum eligibility time frame. When a course is repeated, only the most recent grade will be used in computing the cumulative grade point average. Credit hours repeated will be included and counted as hours attempted and hours completed.

Transfer Courses/Credits (Hours)

Transfer hours accepted toward completion of student's program must be included and counted as hours attempted and hours completed. They must be recorded on the PCC academic transcript and will be calculated toward the student's maximum time frame.

Grades: A-D and CR; F, NC,W (Withdrawals) and I (Incomplete)

For purposes of financial aid, satisfactory grades of A-D, and CR are considered to have been completed satisfactory. Unsatisfactory grades are F, NC, W, or I (incomplete) and will not be considered as completed. Unsatisfactory grades will not be counted as earned credit hours, but will be counted as attempted credits hours and will be counted toward the maximum time frame.

Credit or No Credit (CR/NC) grades count as attempted credits in the maximum time frame. The grades do not affect the cumulative GPA in the qualitative measure but are included as attempted and completed credits in the quantitative measure.

Returning Student

1. Returning student to the same major/program

The financial aid eligibility time frame limit (ETF) for a student who returns to PCC to the same major/degree will be based on their record of last attendance including their CumGPA and Pace of Progression.

2. Returning student to a different major/program

The financial aid eligibility time frame (ETF) for a student who returns to PCC to a different major/program will be determined after the program evaluation is completed by the Registrar.

Students Changing Major

For financial aid purposes, students who are eligible for financial aid are permitted to change their major only **once** prior to earning their first (1st) degree. The financial aid eligibility time frame limit (ETF) for these students are calculated after the program evaluation (Catalog Requirement Analysis [CRA]) is completed by the Registrar. Additional credit hours for the new major will be limited to the credit hours required to complete the new major based on the Registrar's Evaluation.

Special Note: Student pursuing a second major under the **same** degree is **NOT** eligible to receive financial aid.

Students Changing a Degree with the same Major

Students who are eligible for financial aid and wishes to change their degree from AAS to AS while pursuing the **same major** are permitted to do so only **once** prior to earning their first (1st) degree. The financial aid eligibility time frame limit (ETF) for these students are calculated after the program evaluation (Catalog Requirement Analysis [CRA]) is completed by the Registrar.

Students Pursuing a Second Degree

A student pursuing his/her second degree will have his/her Satisfactory Academic Progress calculated after the program evaluation (Catalog Requirement Analysis [CRA]) is completed by the Registrar. Additional credit hours for the second-degree course work will be limited to the credit hours required to complete the second degree. A second degree student is defined as a student who has completed all courses required for a degree program, for example, AAS, AA, AS, or ATS and would like to get a second degree (AAS, AA, AS, ATS). For example, a student can pursue an Associate Degree in a new program such as AAS or AA degree after earning a previous AS degree. *A student pursuing a 2nd degree may be eligible for financial aid.*

Undeclared Student

Students who are classified as "Undeclared" may be eligible for federal financial aid for **only one** semester which is the duration of undeclared status.

2018-2019 Financial Aid Appeal Procedures for Financial Aid Suspension

When a student is disqualified and loses Federal Student Aid (FSA) eligibility because he/she failed to make satisfactory progress, he/she may appeal that result on the basis of: his injury or illness, the death of his family members, or other extenuating circumstances. The student's appeal must **explain why he failed to make satisfactory progress** and **what has changed** in his/her situation that will allow him to make **satisfactory progress** at the next evaluation.

(Note: If a student wishes to change his/her approved Academic Plan, he/she must also appeal to change his/her Academic Plan. He/she must explain what has happened to make the change necessary and how he/she will be able to make academic progress).

Outlined below are the steps that must be followed when making appeal to regain your FSA eligibility.

A. Financial Aid Disqualification due to Academic and/or Credits Deficiency ((DAP, DAPCD, DCD)

1. Complete the 2018-2019 Satisfactory Academic Progress (SAP) Appeal Form (Form C) and indicate whether you wish to have your financial aid eligibility be reinstated **with** or **without** SAP Plan.
2. Complete the 2018-2019 Satisfactory Academic Progress (SAP) Plan Form (Form D) only if you wish to have your appeal evaluated **with** the SAP Plan.
3. Attach an unofficial copy of your academic transcript with the SAP Appeal Form.
4. Submit the completed Appeal Form with the appropriate supporting documents to the Dean of Students, who is the Chairman of the Committee on Student Financial Aid (COSFA), no later than the Last Day of Add/Drop Period of the semester/term you wish to enroll at the College. Supporting documents could be a letter from a physician, attorney, social worker, etc.

(Note: Incomplete forms will not be processed and will be returned to the student's advisor).

Submission of an appeal does NOT guarantee that the student will regain his/her financial aid eligibility. After the review of the Appeal, the COSFA Chairman will render the **FINAL** decision and inform the student. If the student's appeal is approved, he/she must follow his/her SAP Plan and pass all the courses taken.

B. Financial Aid Disqualification due to Eligibility Time Frame (ETF)

A student, who is disqualified because he/she has a total of 20 or less credits remaining in his/her eligibility time frame and it has been determined that he/she will not be able to complete his/her program by the maximum time frame limit may appeal the decision by doing the following:

1. The student must work with his/her academic advisor to complete the Eligibility Time Frame (ETF) Reinstatement Request Form (FORM E) and map out the SAP Plan showing the remaining required course(s) that he/she projects to take during the upcoming semesters until graduation.
2. The student must submit the ETF Reinstatement Request Form directly to the Director of Financial Aid for review and approval of the financial aid eligibility beyond the Time Frame Limit, no later than the Last Day of Add/Drop Period of the semester/term he/she wishes to enroll at the College.
3. Submission of an appeal does NOT guarantee that the student will regain his/her financial aid eligibility. After the review of the ETF Request, the Director of Financial Aid will make the **FINAL** decision and inform the student. If the student's appeal is approved, he/she must follow his/her SAP Plan and pass all the courses taken.

RIGHTS AND RESPONSIBILITIES

STUDENTS RIGHTS

You have the right to know:

1. What financial aid programs are available at PCC.
2. The deadline for submitting applications for each of the programs available.
3. What financial aid policies and procedures are.
4. What criteria used for selecting financial aid recipients.
5. How your financial need was determined and how much has been met.
6. How an aid package is recalculated if enrollment or financial circumstances have changed.
7. To request an explanation of various programs in your financial aid package.
8. What the costs of attendance is.
9. How and when you will be paid.
10. What portion of financial aid you receive is gift or aid and what portion is received from work.
11. How the College determines whether you are making Satisfactory Academic Progress (SAP) and what the consequences are if you are not.
12. How to petition for reinstatement of aid.
13. What the refund policy is for students withdrawing from the college.
14. What kind of job it is, what hours you must work, what your duties will be, what the rate of pay will be, and how and when you will be paid if you are offered Federal Work Study job.
15. That PCC OFA strictly adheres to the Family Educational Rights and Privacy Act (FERPA) – which protects the privacy of student educational records.
16. What the Lifetime Limit for Federal Pell Grant is.

STUDENT RESPONSIBILITIES:

You have the responsibility to:

1. Read and understand this financial aid handbook, all application forms, and all financial aid news release.
2. Know what Satisfactory Academic Progress (SAP) policy is and comply with it.
3. Know financial aid policies, procedures and comply with all application requirements and deadlines when applying and reapplying for financial aid.
4. Provide all additional documentation, verification, corrections, and new information requested by the Office of Financial Aid in a timely manner.
5. Accept responsibility and comply with the provisions for all agreements that you sign and keep copies of them.
6. Report any change in the information used to determine your eligibility, including name, family size, or financial resources.
7. Inform the Office of Financial Aid if your status changes (change of residence, decrease or increase in credit load, or additional monetary assistance, family size, etc.) in any way during the academic year for which you are accepting financial assistance.
8. Use federal funds given to you only for educational expenses.
9. Know and comply with your school's refund policy and repayment procedures.
10. Notify the Office of Financial Aid immediately if you withdraw from school.
11. To ensure that you do not owe a repayment on a federal student grant.
12. Report to FWS Coordinator for job placement if awarded federal work-study (FWS) funds.
13. Perform in a satisfactory manner the work that is agreed upon in accepting federal work-study job.
14. Ensure that your mailing address and contact number (telephone/cell) are correct.
15. See financial aid administrator for any questions regarding financial aid.

GLOSSARY

ACADEMIC YEAR: A period of at least 30 weeks of instructional time during which a full-time student is expected to complete at least 24 semester or tri-semester hours, or at 36 quarter hours, at an institution that measure program length in credit hours.

AWARD LETTER: Notifies you that you have qualified for federal financial aid and informs you of the assistance being offered. The award letter usually gives information on the types and amounts of aid offered.

AWARD ADJUSTMENT OR REVISION: Is an action by the Office of Financial Aid resulting in an increase, decrease, program substitution, or cancellation of your award due to a change in your dependency status, financial circumstances of you or your family, or enrollment status.

AWARD PACKAGING: Is a distribution of available student aid to eligible students. It is a process by which the OFA awards a combination of types of aid (grants, loans, work opportunity) from several sources to meet part or all of your financial need.

AWARD YEAR: Is a period of time from July 1 of one year through June 30 of the following year.

CAMPUS-BASED PROGRAMS: Campus-Based Programs are administered by the financial aid administrator at each participating school. Of the three campus-based programs (FSEOG offers grants, FWS offers part-time jobs, and Federal Perkins provides loans). Palau Community College participates only in FSEOG and FWS programs.

DISLOCATED WORKER: Generally means a person who has been terminated or laid off from work, or who was self-employed (such as a farmer) but is now unemployed because of poor economic conditions in the community or because of a natural disaster.

DISPLACED HOMEMAKER: Generally means a person who has not worked full-time in the labor force for a substantial number of years (approximately five years or more) but has been a homemaker for those years (i.e. has worked in the home providing unpaid services for family members).

ELIGIBILITY TIME FRAME: In accordance with Federal financial aid regulations, financial aid recipients are required to make Satisfactory Academic Progress (SAP) toward completion of their educational goals within 150% of the length of the program in order to receive or continue to receive financial aid.

ELIGIBLE PROGRAM: A course of study that leads to a degree or certificate at a school that participates in one or more of the student aid programs.

ENROLLMENT STATUS FOR FINANCIAL AID PURPOSES:

- A. FULL-TIME:** A student who is registered for 12 or more credits each semester (Fall/Spring/Summer).
- B. THREE-FOURTH-TIME:** A student who is registered between 9-11 credits each semester.
- C. HALF-TIME:** A student who is registered between 6-8 credits each semester.

EXPECTED FAMILY CONTRIBUTION (EFC): The amount you and/or your family can reasonably be expected to contribute from income, assets and your contribution or "self-help" from summer or other vacation periods toward your education.

FINANCIAL AID PACKAGE: The total financial aid a student receives from federal and non-federal aids such as grants, loans, or work-study that are combined in a “package” to help meet the student’s need. Using available resources to give each student the best possible package of aid is one of the major responsibilities of a financial aid administrator.

FINANCIAL NEED: The difference between the cost of your education and your expected family contribution.

GENERAL EDUCATION DEVELOPMENT CERTIFICATE (GED): A nationally recognized equivalent of a high school diploma, granted after a student has passed a standardized examination.

GRANTS: Aid that does not have to be paid back.

INSTITUTION OF HIGHER EDUCATION: An institution, which is a public, private nonprofit or proprietary institution. A public or private nonprofit institution of higher education is an educational institution that is in a state and admits as regular students only persons who have a high school diploma or have the nationally recognized equivalent of a high school diploma such as GED.

LIFETIME LIMIT FOR FEDERAL PELL GRANTS (PELL GRANT LIFE-TIME ELIGIBILITY USED - LEU): The Lifetime Limit for Federal Pell Grant eligibility is 600%. This means that the duration of a student’s eligibility to receive a Federal Pell Grant is 12 full-time semesters or six (6) years which is equivalent to 600%.

NEED ANALYSIS: The process used to evaluate your financial situation to determine how much student aid you need to help meet postsecondary educational expenses. This involves both an evaluation of institutional costs and total resources available to you.

PAYMENT PERIOD – A term-based institution (standard term/semester) use it when calculating financial aid.

REGULAR STUDENT: One who is enrolled in an eligible program at an institution of higher education to obtain a degree or certificate.

SATISFACTORY ACADEMIC PROGRESS (SAP): You must meet your school’s written standard of satisfactory progress. See page 22-25).

STUDENT EMPLOYMENT: A part-time job on or off campus.

EXHIBIT A

2018-2019 ESTIMATED STUDENT BUDGETS

To assist students and their families to plan ahead for enrollment at the Palau Community College, the student budgets listed below are used to determine the level of applicants' need for financial aid, the difference between family resources and the applicants' status.

The figures displayed below reflect a nine months (9) budget for a student enrolled as full-time taking a total of 24 credits (12 credits for Fall & 12 credits for Spring) for Academic Year 2018-2019. (Note: Costs are subject to change)

Cost of Attendance (Direct & Indirect Cost)	On Campus	Off Campus
	Students Living in PCC Dorm	Students Living Off-Campus
Tuition	2640	2640
Instructional Support Fee	300	300
Technology Fee	150	150
Fees (Registration, Activity, Health)	160	160
Room/Board	3381	3500
Books/Supplies	1800	1800
Personal Expenses	1200	1200
Transportation	600	1400
Total Annual Cost	10,231	11,150

ESTIMATED COST OF ATTENDANCE AND FINANCIAL AID AWARD

ON CAMPUS (Resident Tuition)				OFF CAMPUS (Resident Tuition)		
COST OF ATTENDANCE	FALL	SPRING	TOTAL	FALL	SPRING	TOTAL
Tuition (\$110 per credit)	1320	1320	2640	1320	1320	2640
FEES	Instructional Support Fee	150	150	300	150	150
	Technology Fee	75	75	150	75	75
	Registration Fee	15	15	30	15	15
	Activity Fee	45	45	90	45	45
	Health Fee	20	20	40	20	20
Room (on campus)	588	588	1176	---	---	---
Board (on campus)	1,102.50	1,102.50	2205	---	---	---
Sub Total – Direct Cost	3,315.50	3,315.50	6631	1625	1625	3250
ESTIMATED FINANCIAL AID AWARD						
Estimated Federal Pell Grant	3048	3047	6095	3048	3047	6095
Out-of-Pocket Costs	267.50	268.50	536.00	-1423	-1422	-2845

Note: On-line course fee - \$25.00 per credit

ESTIMATED COST OF ATTENDANCE AND FINANCIAL AID AWARD FOR SUMMER 2018		
Summer 2018 (18-19 award year)	ON Campus	OFF Campus
Tuition (\$110 per credit)	660	660
Fees	Instructional Support Fee	150
	Technology Fee	75
	Registration Fee	15
	Activity Fee	45
	Health Fee	20
Room	280	---
Board	525	---
Sub-Total	1770	965
Estimated Federal Pell Grant	1524	1524
Out-of-Pocket Costs	246	-559

INDIRECT COST	Summer	Fall	Spring	Total
Books & Supplies [^]	500	900	900	2300
Personal Expenses	300	600	600	1500
Transportation (on campus)	200	300	300	800
Transportation (off campus)	300	700	700	1700
Housing/Meal Allowance	700	1750	1750	4200
[^] The cost of books and supplies will vary, depending on your major and class schedule.				

NOTES: Resident Tuition – applies to citizens from Freely Associated States (Republic of Palau [ROP], Federated States of Micronesia [FSM], Republic of Marshall Islands [RMI], Commonwealth of Northern Marianas Islands [CNMI], Guam, & USA).



A G R E E M E N T

2018-19 FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Financial aid recipients are required to make Satisfactory Academic Progress (SAP) toward completion of their educational goal within 150% of the length of the program in order to receive or continue to receive financial aid. Financial Aid Satisfactory Academic Progress (SAP) Policy is composed of two standards of measurements:

- (1). **QUALITATIVE MEASUREMENT** – (measures student's Cumulative Grade Point Average (cumGPA) **AND**
- (2). **QUANTITATIVE MEASUREMENT** – (measures maximum time frame toward student's program and pace of progression).

1. **Financial Aid Good Standing** – You are placed on Financial Aid Good Standing if you meet the following PCC SAP standard.
 1. Maintain a Cumulative Grade Point Average (cumGPA) of **2.00** or better **AND**
 2. Complete your **1st degree** prior to attempting the maximum time frame of **100 credits AND**
 3. Complete at least **67%** of cumulative credits attempted according to pace of progression formula (see Financial Aid Handbook for details).
2. **Financial Aid Warning**
You are automatically placed on Financial Aid Warning status when you fail to meet SAP standards indicated above. While on financial aid warning status, you may continue to receive financial aid (Title IV funds) for one payment period (semester). No appeal is necessary.
3. **Financial Aid Disqualification**: [*Note: See 2018-2019 Financial Aid Handbook for examples of extenuating circumstances and financial aid appeal procedures*]
If you are placed on financial aid warning status and failed to achieve SAP standards at the end of the payment period (semester), you are disqualified and will lose your financial aid eligibility. If you believe that you have experienced circumstances out of your control, you can **appeal**. The result of the appeal may place you on **financial aid probation** either **with or without an academic plan**, or your appeal is **denied**.
 - 3A. **Financial Aid Probation**
You are placed on Financial Aid Probation status (**without an Academic Plan or with an Academic Plan**) when you have been disqualified for not meeting SAP standards and your appeal was approved. You may continue to receive financial aid (Title IV funds) for one payment period (semester/term) and must achieve SAP standards or follow your academic plan at the end of the payment period; otherwise, you will lose your financial aid eligibility.
 - 3A.1. **Financial Aid Probation - without an Academic Plan**
Students who are placed on **Financial Aid Probation without an Academic Plan** were determined to have the ability to achieve the SAP standards of Financial Aid Good Standing at the end of the payment period (semester/term).
 - 3A.2. **Financial Aid Probation - with an Academic Plan**
Students who are placed on **Financial Aid Probation with an Academic Plan** were determined that they do not have the ability to achieve the SAP standards of Financial Aid Good Standing at the end of the payment period (semester/term).
 - 3B. **Financial Aid Denial**
Your appeal is denied if the committee determines that there were no evidence of extenuating circumstances. You lose your financial aid eligibility.
4. **Maximum Time Frame Disqualification**
If you have a total of 20 or less credits remaining from your eligibility time frame (ETF) and it has been determined that you will not be able to complete your program by the maximum time frame limit, you are disqualified from receiving further financial aid for the remainder of your program. However, you are given one last chance to request a reinstatement of your financial aid eligibility. You must work with your academic advisor to complete the Eligibility Time Frame (ETF) Reinstatement Request form which maps out your academic plan for the remaining required courses for your program and submit to the Director of Financial Aid for review and reconsideration prior to being granted aid beyond the time frame limit. If you fail again to follow your academic plan, your financial aid will be terminated and you will be responsible to pay for the remaining cost of your program out of your pocket funds.
5. **Financial Aid Reinstatement**
If you are **DISQUALIFIED** from receiving financial aid for academic and/or credits deficiency reasons, you can regain your eligibility by meeting the SAP standards at your own expense without financial aid (Title IV) funds. If your eligibility time frame (ETF) expires, you are disqualified and will not be permitted to appeal for financial aid reinstatement and will be responsible to pay for the cost of the remaining courses of your program out of your own pocket funds.
6. **Repeated Courses**
Financial aid will pay for a previously passed course only **once** and may pay for a repeat failed course until it is **passed**. However, credit hours repeated will count toward the 150% maximum eligibility time frame and counted as hours attempted and hours completed.
7. **Transfer Courses/Credits (Hours)**
Transfer hours accepted toward completion of your program must be included and counted as hours attempted and hours completed. Your transfer hours must be recorded and shown on the PCC academic transcript and will be calculated toward your maximum time frame.
8. **Change of Major**
To maintain your eligibility for financial aid, you are permitted **only one time** to change your major prior to earning your first degree. A revised eligibility time frame will be determined based on the results of official evaluation by the Registrar. (*note: Be sure to work with your academic advisor and understand the program requirements before changing to your new major.*)
 - NOTES:
 - (a). A student pursuing a 2nd degree may be eligible for financial aid.
 - (b). A student cannot receive federal funds for class(es) that do not count toward his/her degree.
 - (c). A student is required to attend class(es) that he/she is registered for in order to receive financial aid. Otherwise, his/her financial aid award will be adjusted according to his/her class(es) attendance records.
 - (d). A student will be required to repay any financial aid funds received in error.
 - (e). The Lifetime Limit for Federal Pell Grant is 600%

Please print, sign and date below to confirm that you have read & understand the above conditions in order to receive financial aid and that you **AGREE** to comply with the PCC Satisfactory Academic Progress Policy.

Print Name: _____ Signature: _____ Date: _____

Office of Financial Aid

2018-2019 SATISFACTORY ACADEMIC PROGRESS (SAP) APPEAL FORM

Please follow the attached appeal procedures on the preceding page in completing this Satisfactory Academic Progress (SAP) Appeal Form (FORM C). Submit it with the appropriate supporting documents no later than the Last Day of Add/Drop Period of the semester/term you wish to enroll at the College.

Student Name: _____ Major: _____

I request to have my financial aid eligibility to be reinstated (circle either **with** or **without**) an Academic Plan.

State the reasons why you failed to meet SAP requirements:

What has changed that will allow you to meet SAP requirements at the next evaluation period?

Student Signature

Date

Academic advisor must list the extenuating circumstances that caused the student to fail the SAP requirements. State what has changed that will allow the student to meet the SAP requirements at the next evaluation..

Advisor (Print Name)

Advisor (Signature)

Date

Director of Student Life (certify with signature & date): _____

Date:

OFFICE USE ONLY

CURRENT: Letter Type: _____ CGPA: _____ Expected Graduation Date: _____ Current ETF _____

Action Taken: ___ Approve ___ * Not approved REVISIED Letter Type: _____ Revised ETF: _____

* Reason: _____

Comment(s): _____

Signature: Director of Financial Aid: _____

Date: _____



Office of Admissions & Financial Aid
2018-2019 SATISFACTORY ACADEMIC PROGRESS (SAP) PLAN FORM

EXHIBIT D
FORM D

In order to determine your financial aid eligibility, you need to complete this **SATISFACTORY ACADEMIC PROGRESS (SAP) PLAN Form (FORM D)** and map out all the required course(s) that you project to take during the upcoming semesters until graduation.

Student's Name: _____ STUD ID#: _____

Registration Status	
Continuing	Returning

Major/Degree (current): _____ Expected Graduation Date (sem/yr): _____

Semester 1:			Semester 2:			Semester 3:			Semester 4:		
Course No.	Cr Tkn										
Total/grades			Total/grades			Total/grades			Total/grades		

OFFICE USE ONLY											
Total			Total			Total			Total		
LT:		CGPA:	LT:		CGPA:	LT:		CGPA:	LT:		CGPA:

Semester 1:			Semester 2:			Semester 3:			Semester 4:		
Course No.	Cr Tkn										
Total/grades			Total/grades			Total/grades			Total/grades		

OFFICE USE ONLY											
Total			Total			Total			Total		
LT:		CGPA:	LT:		CGPA:	LT:		CGPA:	LT:		CGPA:

FOOTNOTE: CrTkn – Number of Credits Taken

CERTIFICATIONS:

Student Statement:

I understand that if my appeal is approved, I must successfully complete all classes at the end of each semester/term as stated in this SAP Plan, otherwise, I will be placed on financial aid disqualification status again. Furthermore, I understand that I will be responsible to pay for the remaining cost of my program without federal financial assistance.

Signature: (Student) _____ Date: _____

Academic Advisor Statement:

I, _____, do _____ agree, _____ *not agree that the above Academic Plan, to the best of my knowledge, is a realistic expectation for this student.

*State reason:

Advisor Signature: _____ Date: _____



2018-2019 ELIGIBILITY TIME FRAME (ETF) REINSTATEMENT REQUEST FORM

INSTRUCTIONS: You must work with your academic advisor to complete this Eligibility Time Frame (ETF) Reinstatement Request Form (FORM E) and map out all the remaining required courses for your program that you project to take during the upcoming semesters until graduation. Submit this request Form directly to the Director of Financial Aid for review and reconsideration no later than the Last Day of Add/Drop Period of the semester/term you wish to enroll at the College.

Student's Name: _____ STUD ID#: _____

Registration Status:	
Continuing	Returning

Major/Degree (current): _____ Expected Graduation Date (sem/yr): _____

Semester 1:			Semester 2:			Semester 3:			Semester 4:		
Course No.	Cr Tkn		Course No.	Cr Tkn		Course No.	Cr Tkn		Course No.	Cr Tkn	
Total/grades			Total/grades			Total/grades			Total/grades		
OFFICE USE ONLY											
Total			Total			Total			Total		
LT:			LT:			LT:			LT:		
CGPA:			CGPA:			CGPA:			CGPA:		

FOOTNOTE: CrTkn –Number of Credits Taken

CERTIFICATIONS:

Student Statement:

I understand that if my request is approved, I must successfully complete all classes as stated in this Plan, otherwise, I will be suspended again and my financial aid eligibility will be **terminated**. Furthermore, I understand that I will be responsible to pay for the remaining cost of my program without federal assistance.

Signature: (Student) _____ Date: _____

Academic Advisor Statement:

I, _____, do _____ agree, _____ *not agree that the above Academic Plan, to the best of my knowledge, is a realistic expectation for this student.

*State reason:

Advisor Signature: _____ Date: _____

OFFICE USE ONLY	
CURRENT: Letter Type: _____ CGPA: _____ ETF: _____ Expected Graduation Date: _____	
Action Taken: REVISED: Letter Type: _____ ETF: _____	
<input type="checkbox"/> Approve <input type="checkbox"/> * Not approved * Reason: _____	
Comment(s): _____	
Director of Financial Aid: _____	Date: _____

