

***STUDENT  
FINANCIAL AID HANDBOOK  
2025-2026***

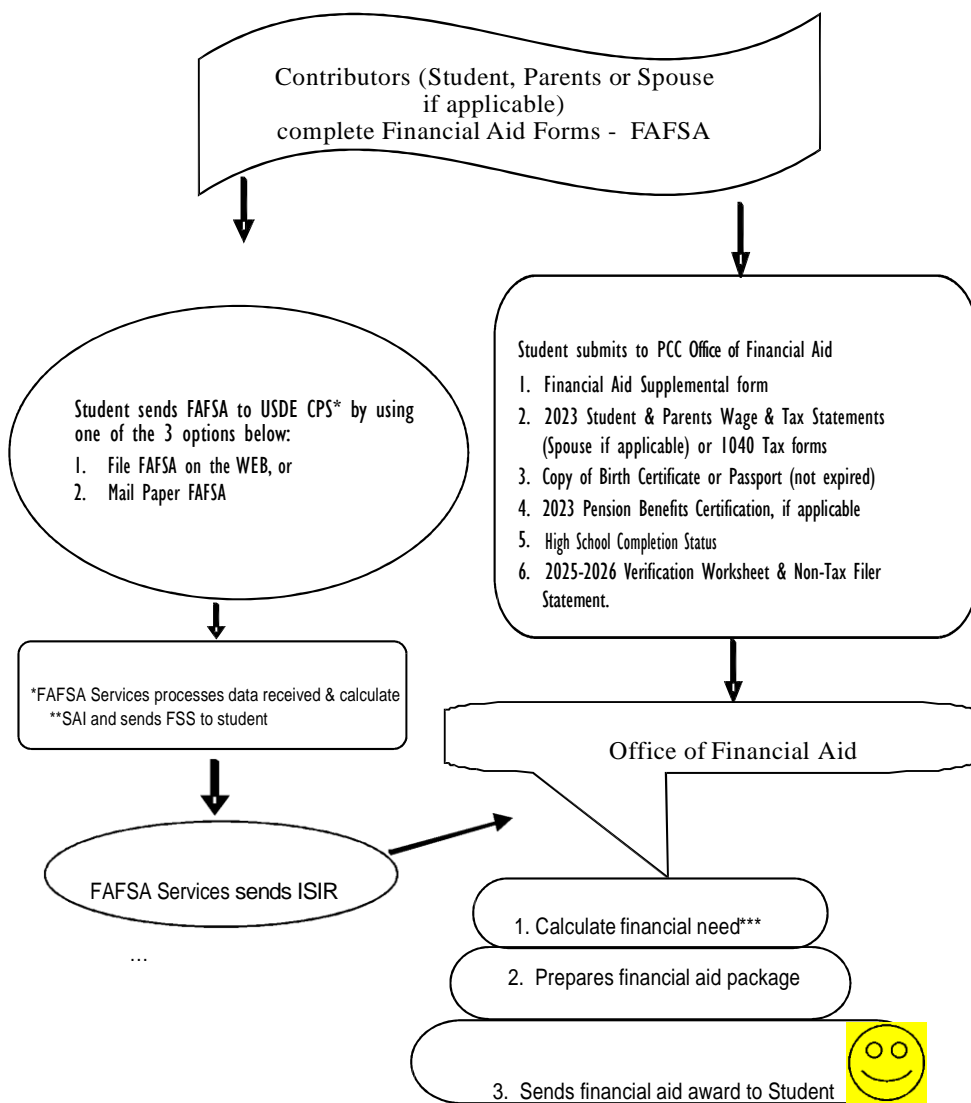


**PALAU  
COMMUNITY  
COLLEGE**

*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 2025-2026

### FINANCIAL AID CHART



\*FAFSA Services = include the Central Processing System (CPS) for 2023-2024 cycle and FAFSA Processing System (FPS) starting with 2024-2025 cycle

\*\*SAI = Student Aid Index

\*\*\*Financial Need = Cost of Attendance subtracted from SAI

# PALAU COMMUNITY COLLEGE

## Vision Statement

"We strive to guarantee quality and excellence"

## Mission Statement

Palau Community College is an accessible comprehensive 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 and state 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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## MESSAGE TO THE STUDENT

### *An Investment in the Future*

*Dear Student,*

*We join the rest of the College community and welcome you to Palau Community College (PCC). We congratulate you for taking this step towards a brighter future.*

*Attending college is one of the most important decisions a person makes, and it may be an expensive investment to undertake. The good news is that there is financial assistance available to help each and every eligible student fund their higher education.*

*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 towards the successful completion of your educational goal.*

*We understand that the rules governing the financial aid programs can sometimes be complicated. However, we at the Office of Financial Aid are ready to assist you and will do our best 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. 271 or via E-Mail at: [ingirairikf@palau.edu](mailto:ingirairikf@palau.edu).*

*Sincerely,*



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*Isumechraard K. Ngirairikf*

*Director of Financial Aid, PCC*

## **INTRODUCTION**

This Financial Aid Handbook is your student guide to information about 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. The Federal, State, and College policies relating to the receipt of financial aid require a lot of paperwork from you in order to process your financial aid award. If you have additional questions about what is required, please contact the office of Financial Aid (OFA) for more information.

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 5 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 college 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 is the need of each

individual student. 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 of 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 an 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 2025-2026 Award Year is **\$7395** 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. 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).

A student may qualify for a pell grant in one of three ways: Maximum Pell Grant (Max Pell), Minimum Pell Grant (Min Pell) and Calculated Pell Grant based on the student's student aid index (SAI). Students who don't qualify for pell based upon their calculated SAI may still qualify for maximum or minimum pell based upon federal poverty guidelines or tax filing status. The maximum pell grant is the highest possible award amount set annually by the government. For the 2025-2026 award year, it is \$7395. The minimum pell grant award is the lowest award amount for eligible students. It is calculated as 10% of the maximum pell grant. For the 2025-2026 award year, it is \$740.

The Calculated Pell is calculated by subtracting the student's SAI from maximum pell. The calculated pell is rounded to the nearest \$5 to get the scheduled pell award for the student. If the maximum pell minus the SAI calculation results in a scheduled pell award less than the minimum pell grant amount, the student is ineligible for pell based on SAI.



Below are some examples of the calculation and the resulting scheduled pell awards for students not eligible for an automatic Max or Min pell award.

Student	Max Pell	SAI	Max Pell-SAI	Scheduled Pell Award
A	7395	300	7095	7095
B	7395	612	6783	6785
C	7395	5006	2389	2390
D	7395	7000	395	0

The annual pell award is the scheduled pell award adjusted for enrollment intensity. Enrollment intensity is the percentage of full-time enrollment at which a student is enrolled, rounded to the nearest whole percent. For example, if full time enrollment is 12 credit hours and the student is enrolled in 6 credit hours, the enrollment intensity would be  $6/12 \times 100\% = 50\%$ . A student's scheduled pell award cannot exceed the student's cost of attendance (COA).

#### Standard Term Enrollment Intensity Example

Credit Hours	Enrollment Category	Enrollment Intensity
12(or more)	Full-Time	100%
11	Three-Quarter Time	92%
10		83%
9		75%
8	Half-Time	67%
7		58%
6		50%
5	Less-than-Half -Time	42%
4		33%
3		25%
2		17%
1		8%

#### Semester Disbursement Schedule (Full-Time Enrollment) Example

	Fall	Spring
Credit Hours	12	15
Enrollment Intensity	$12/12=1.0$ or 100%	$12/12=1.0$ or 100%
Annual Pell Calculation	$(\$7395 \times 100\%)/2=3697.50$	$(\$7395 \times 100\%)/2=3697.50$
Annual Pell Award	\$3698	\$3697

The amount of the grant is determined by the student aid index (SAI) received from the U.S. Department of Education, the student's **enrollment intensity**, the **period of enrollment**, and the **cost of education**. Students may not receive Pell Grant funds from more than one school at a time. In order for a student to be eligible for a Pell Grant payment, PCC must have received his/her **valid FAFSA Submission Summary (FSS) or Institutional Student Information Report (ISIR) before the Pell Grant fund is awarded to student.**

## 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 2025-2026 Award Year. The payment for Formula 1 is calculated by dividing the annual award 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 \$7395 is divided by 2 (# of payment period in an academic year)		
Fall 2025	Spring 2026	Total
\$3698	\$3697	\$7395

### 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 or some 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**.

A student cannot receive Pell Grant funds for classes that do not count toward his/her degree program.

### Correspondence Courses

If a student is enrolled in a non-correspondence study program, but correspondence coursework is combined with regular coursework, the correspondence courses must meet the following criteria to be included in the student’s enrollment status:

- The courses must apply toward the student’s degree program or certificate

- The courses must be completed during the period required for the student's regular coursework, e.g., a term
- The amount of correspondence work counted can't be more than the number of credit-hours of regular coursework in which the student is enrolled (although a student taking at least a half-time load of correspondence courses must be paid as at least a half-time student, regardless of the credit-hours of regular coursework).

A student will be paid as a less-than-half-time student for any combination of regular and correspondence work that is less than 6 credit-hours or the appropriate equivalent of half-time.

Example of Enrollment Status for Enrollment in Correspondence and Regular Coursework			
Regular Work	Correspondence Work	Adjusted Coursework	Enrollment Status
3	3	6	Half-time
3	6	6	Half-time
3	9	6	Half-time
6	3	9	Three-quarter time
6	6	12	Full-time
2	6	6	Half-time

### 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 more than 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.
- A student earning no credit, that is, grades of "W", "NC" or "F, for a semester/term", (not completing the period of attendance on which his/her federal aid eligibility was based on) will be assumed to be an unofficial withdrawal and may need to return financial aid funds.

### Unofficial Withdrawal Policy

An unofficial withdrawal occurs when a student ceases to attend classes and does not make an official notification of the withdrawal. These students never went through a formal process to withdraw, but did not complete the period of attendance on which their federal aid eligibility was based on.

PCC is required by federal law to identify and report any student who has unofficially withdrawn from the College and is a recipient of federal student aid. Dean of Academic Affairs will submit the names of the students to the Director of Financial Aid for further action.

### 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 Dean of Academic Affairs using the Never Attend Form on the eleventh (11<sup>th</sup>) day of instruction. The Dean of Academic Affairs must certify the form and send it to the Admissions and Records Office and Office of Financial Aid for further action. Admissions and Records Office will officially withdraw the student from the course. The student will not be reinstated back to the course.

2.A student who is absent for two consecutive instructional weeks within a semester 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 send it to the Admissions and Records Office and Office of Financial Aid for further action. The final grade of the student will be a “W” grade with the last date of the student’s attendance. A student may be reinstated by the Dean of Academic Affairs Division after two consecutive instructional weeks of absences. Reinstatement will depend upon an extenuating circumstance beyond student control.

Course instructors must report students taking modular classes that are 8 weeks in length who did not attend the first week of instruction. Federal regulations require students to attend classes that they registered for in order to receive financial aid. A student who enrolled for a class but never attended that class will have his/her financial aid award adjusted according to their adjusted level of enrollment.

### **Lifetime Limit for Federal Pell Grants**

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 six (6) years which is equivalent to 600%. This provision applies to all Federal Pell Grant eligible students which became effective with the 2012-2013 Award Year. The calculation of the duration (Lifetime Eligibility Used [LEU]) of a student’s eligibility will include all years of the student’s receipt of 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: (2023-2024) / Pell Grant Scheduled Award = \$7395		\$3698 = 50%	\$3697 = 50%	\$7395= 100%	100%
2: (2024-2025) / Pell Grant Scheduled Award = \$7395	\$1849= 25%	\$3698 = 50%	\$3697 = 50%	\$7935= 125%	225%
3: (2025-2026) / Pell Grant Scheduled Award = \$7395		\$3698 = 50%	\$3697 = 50%	\$7395= 150%	375%

## **A2. FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)**

The Federal Supplemental Educational Opportunities Grant (FSEOG) is a need-based grant that does not have to be repaid for undergraduate students without a bachelor’s degree or first professional degree. The FSEOG program gives priority to students who receive Federal Pell Grants with the lowest student aid index (SAIs) and have the most financial need. All negative SAIs (down to -1500) is equal to an SAI of zero. A student 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 funds and the FSEOG fund is very limited.

PCC Office of Financial Aid (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 a minimum of \$100 each term to a student on a first come first serve basis 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:**

**Selection Procedure:** Students with completed application are evaluated as to which of the following selection groups they belong: First Selection Group - those who have the lowest student aid index (SAIs) of "0" who are also eligible to receive Federal Pell Grants. Second Selection Group- those who have SAIs greater than "0" and will 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.
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<i>All of the above programs are subject to change without notice.</i>
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### **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 Office of Admissions & Records.

## **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 Office 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 or High School Equivalency Test (HiSET). *(Note: Students without high school diploma or its equivalent may become eligible for Title IV funds if they have completed one of the ability-to-benefit (ATB) alternatives and is currently enrolled in an Eligible Career Pathway Program or first enrolled in an eligible program prior to July 1, 2012).*
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 making satisfactory academic progress according to financial aid satisfactory academic 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 1<sup>st</sup> 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](http://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 **Student Aid Index (SAI)**. The SAI measures student family's financial strength and determines the student's eligibility for federal student aid. The SAI is indicated on the top righthand corner of the FAFSA Submission Summary (FSS).

After analyzing the information on students' FAFSA, the processing service will send a 2025-2026 FAFSA Submission Summary (FSS) to the student. The FAFSA Submission Summary (FSS) summarizes the information students submitted on their FAFSA. It is important to verify all the data on the FSS to make sure the information is correct and complete. If not, make corrections either on the web or on the FSS pages provided and mail them to the processing center.

Using the information on students' FAFSA and their SAI, the financial aid office will determine the amount of aid they will receive. The college uses students' SAI to prepare a financial aid package to help meet their financial need. Financial need is the difference between students' SAI 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 2025-2026 School Year such as Financial Aid Supplement and Verification Worksheet are available online at the College website: [pcc.palau.edu](http://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. Beginning with the 2024-2025 school year, students are now required to file their free application for federal student aid (FAFSA) online via [studentaid.gov](http://studentaid.gov) or mail a paper application.
  - b. If you are a continuing student with a US Social Security number (USSSN), and filed a 2024-2025 FAFSA, log into [studentaid.gov](http://studentaid.gov) and select "Fill out a FAFSA Form for 2025-2026".
- c. If you are applying for the first time, you and your contributors must log into [studentaid.gov](http://studentaid.gov) and create [studentaid.gov](http://studentaid.gov) accounts. After creating your accounts, the student can log into [studentaid.gov](http://studentaid.gov) and start filling out their 2025-2026 FAFSA online form. The student will be asked to provide information for their contributors so that their contributors can be invited to fill out their information(s) on the student's application.
- d. Continuing, returning, and transfer students must use the same pseudo# (666 or 000) assigned to them in the previous year.

Students will receive a summary of their information in their 2025-2026 FAFSA Submission Summary (FSS) after their application is processed. Upon receipt of their FSS, they need to verify that all information on the form is accurate. If corrections are needed, the student can log into [studentaid.gov](http://studentaid.gov) to make the necessary corrections or mail their FSS with the necessary corrections.

## **Step 2: – Financial Aid Supplemental Form**

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

## **Step 3: - 2023 Wage & Tax Statements**

If you were employed in the United States, information on your 2023 Federal Tax Returns (1040 forms) will be automatically transferred into your online application. However, if you or any of your contributors were employed in the Republic of Palau, Federated States of Micronesia, Republic of Marshall Islands or anywhere outside the United States, you will need to provide 2023 Wage & Tax Statements for you and your contributors who worked in 2023.

## **Step 4: – 2023 Pension Benefits Certification**

Provide certified copies of your 2023 Pension Plan benefits including your parent(s)/spouse, if applicable. You must pick-up the form at the OFA and get your parents'/spouse's 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) or High School Equivalency Test (HiSET) certificate/transcript. (Note: Provide this document only once during your attendance at PCC).

## **Step 7: – 2025-2026 Verification Worksheet & Non-Tax Filer Statement**

Provide a completed 2025-2026 Verification Worksheet & Non-Tax Filer Statement.

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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 **2025-2026 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 FAFSA Submission Summary (FSS), or



make corrections online via studentaid.gov 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, email, 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**

### **FEDERAL AID DEADLINES – 2025-2026 SCHOOL YEAR**

Financial aid applicants **must** file their FAFSA **no earlier than October 1 of each year**. The absolute Federal deadline for submitting a FAFSA for 2025-2026 Award Year whether students apply electronically or by mail is **June 30, 2026**.

## **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 STUDENT AID INDEX (SAI)**

Student aid index 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 household size and net worth of assets. The lowest possible SAI is –1,500, while the highest is 999,999. A lower or negative SAI indicates a higher level of financial need and increases the likelihood of qualifying for maximum need-based aid, such as the Federal Pell Grant. This contribution is subtracted from students' budget when determining the amount of award. If a student is considered an ***Independent Student***, only his/her information (and spouse's, if married) is used to calculate the student aid index. If a student is a ***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, 2001 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 provide 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 34: 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 a Student Aid Index (SAI) based on the data that the student and/or family provided. The SAI 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 SAI is the student’s financial need, or eligibility for financial aid as demonstrated below:

$$\begin{array}{r r} \text{Student Cost of Attendance (student budget)} & \$15,000 \\ - \text{ (minus) Student Aid Index (SAI)} & - 2,000 \\ \hline = \text{Student's Financial Need} & = \$ 13,000 \end{array}$$

### **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, funds availability, and number of eligible students (sample: Exhibit A page 34: Estimated Cost of Attendance & Financial Aid Award).

All financial aid award letters are prepared with the understanding that the student will enroll **full-time**. Awards will be adjusted accordingly if student is not enrolled full-time. Students have the option of accepting or rejecting any portion of their awards.

### **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 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.

## **SPECIAL CIRCUMSTANCES**

The process of determining eligibility for financial aid uses standard formulas and standard student budgets. The OFA recognizes that some students have unusual, special circumstances that may not appear in the standard process of determining eligibility. 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.

## **FINANCIAL AID ORIENTATION MEETINGS**

There are three types of Financial Aid Orientation Meetings which the students must attend.

- A. Financial Aid Orientation 1 – A **Financial Aid Orientation 1** session is held during the new student orientation week for all **new students**, to discuss the types of financial aid available at PCC and its requirements.
- B. Financial Aid Orientation 2 – A **Financial Aid Orientation 2** sessions are held each year for all financial aid applicants/recipients. These students are required to attend one of the scheduled **Financial Aid Orientation 2** sessions during the year. At the orientation meeting, students will receive important information about their awards, the new federal updates such as Satisfactory Academic Progress (SAP) requirements that must be adhered to and sign the SAP Agreement (sample: Exhibit B - page 35-36). At the end of the sessions, award letters will be issued to students who have completed their financial aid forms. In addition, follow-up letters will be issued to students with incomplete application forms and/or students will be contacted either by phone, e-mail or text messages reminding them to submit the missing documents in order for the OFA to process their financial aid awards. After Financial Aid Orientation 2 sessions, the OFA will transmit a list to Business Office of those students who attended the sessions 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 will need to take a 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 the SAP Agreement, their awards will be transmitted to the business office.

- C. **Financial Aid Orientation 3** – A Financial Aid Orientation 3 sessions are conducted for all interested students to complete the Free Application for Federal Student Aid (FAFSA) for the following Award Year.

### **DISBURSEMENTS 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 students directly, apply or credit students' award to their account or combine these methods for their tuition & fees, room & board (if residing at the college housing) and other college fees. The disbursements will usually become available about the 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.

### **RETROACTIVE PAYMENTS**

If the college is retroactively paying a Pell Grant for a completed payment period in the same award year in which no disbursement has been made, the grant must be based on the hours completed by the student for that payment period. For example, if the student had enrolled full time at the beginning of the fall term but dropped to half-time status by the end of the term, the retroactive payment must be based on half-time status. All completed coursework counts towards enrollment status, including earned "F" grades (student completed the course but received a failing grade).

### **SCHOLARSHIPS**

Normally, the scholarship check is made as a two-party check (has Palau Community College and the name of the student) and sent directly to the PCC Office of Financial Aid (OFA). The OFA then processes the students' award letter and contacts the student to pick up or send it to the student through the mail. The OFA then transmits a list indicating the types and amounts of students' awards to be disbursed and/or credited to the student's account and the signed checks to the Business Office for appropriate action. If a credit balance occurs from the 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 can have an effect on student Satisfactory Academic Progress and may require a repayment of funds if a 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.

<i>The student will be required to repay any financial aid funds received in error.</i>
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## **WITHDRAWAL FROM THE COLLEGE**

Withdrawal, official or unofficial, prior to completing more than 60% of the semester will require a reduction of student's financial aid. Some funds will be returned to the source and student will owe PCC the amount that was returned. If the student received a refund, he/she may be required to return part of it. Future eligibility for aid may also be affected.

## **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 (1<sup>st</sup>) eight (8) weeks of the semester (Module 1) and the second (2<sup>nd</sup>) 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. The later module begins no later than 45 calendar days after the end of the module the student ceased attending. 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.

A student is not considered withdrawn if the student successfully completes either one of the following: all requirements for graduation from his or her program before completing the days or hours in the period that the student was scheduled to complete **OR** one module that includes 49% or more of the number days in the payment period or a combination of modules that when combined contain 49% or more of the numbers of days in the payment period **OR** coursework equal to or greater than the coursework required for the institution's definition of a half-time student.

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 the responsibility of the student to notify the College that they are officially withdrawing from the college. The Clearance Form is available at the 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.





# **2025-2026 Financial Aid 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, NP, AU and NC as well as grades of A, B, C, D, F, CR, CP or P.

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 degree program before attempting the maximum time frame limit of **100** credit hours. All financial aid students enrolled in a Bachelor Degree program must successfully complete their degree program before attempting the maximum time frame limit of **183** credit hours.

## B. Pace of Progression Requirement (Credits Completion Rate)

Students enrolled in AA/AAS/AS/ATS and Bachelor 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		
Summer 2025	12	12	9	9	75% (9/12)	Pass
Fall 2025	12	24 (12+12)	6	15 (9+6)	62% (15/24)	Fail
Spring 2026	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 degree before attempting the maximum time frame limit of **100** credit hours for AA/AAS/AS/ATS degree programs and **183** credit hours for Bachelor degree programs **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 Appeal Procedures on page 29-30). 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**. Appeals may be approved for current or future semesters only and cannot be approved for a prior term. Funds cannot be disbursed for prior semesters when a student had failed to maintain satisfactory academic progress.

### **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) for AA/AAS/AS/ATS and Bachelor degree programs 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 or their ETF expires, they will be responsible to pay for the remaining cost of their education from other sources of funds not including Title IV 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, AA/AAS/AS/ATS program degree recipients 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. Bachelor degree program recipients 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 183 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, CP and CR; F, NC,W (Withdrawals) and I (Incomplete)**

For purposes of financial aid, satisfactory grades of A-D, F (Earned), CP and CR are considered to have been completed satisfactory. Unsatisfactory grades are F (Failing), NC, NP, AU, W, or I (incomplete) and will not be considered as completed. Passing "F" or Earned "F" is when a student completed the class but failed to meet the passing grade requirement. 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**

#### **Returning student to the same major/program and Returning student to a different major/program**

The financial aid eligibility time frame limit (ETF) for a student who returns to PCC to the same major/program or to a different major/program under the same degree program (AA/AAS/AS/ATS/BS) will be based on their record of last attendance including their CumGPA and Pace of Progression. Student pursuing a second major under the **same** degree is **NOT** eligible to receive 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.

### **2025-2026 Financial Aid Appeal Procedures for Financial Aid Suspension**

When the student is disqualified and loses Federal Student Aid (FSA) eligibility because he/she failed to make satisfactory progress, he/she may appeal on the basis of: his/her injury or illness, the death of his family members, or other unusual circumstances beyond his/her control. The student's appeal must **explain why he/she 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 period. Appeal must be submitted before the last day of add/drop of the next intended semester enrollment.

*(NOTE: if a student wishes to change his/her approved Satisfactory Academic Progress (SAP) Plan he/she must appeal to change his/her SAP Plan. He/she must explain what has happened to make the change necessary and how he/she will be able to make academic progress.)*

*Outline below are the steps that must be followed when making an appeal to regain FSA eligibility. Submission of an appeal does NOT guarantee that a student will regain financial aid eligibility*

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

A student who has been disqualified from receiving financial aid because of academic and/or credits deficiency (**DAP, DAPCD, DCD**) reasons and believes that he/she had an extenuating circumstance(s) may appeal the decision following the appeal procedures stated below.

1. Complete the 2025-2026 Satisfactory Academic Progress (SAP) Appeal form [Form C] and indicate whether you wish to have your financial aid eligibly be reinstated **with or without** an SAP Plan (exhibit C).
2. Complete the 2025-2026 Satisfactory Academic Progress (SAP) Plan form [Form D] only if you wish to have your appeal evaluated **with** an SAP plan. (exhibit D).
3. Attach an unofficial copy of your PCC academic transcript to the completed SAP Appeal form.
4. Submit the completed appeal form with the appropriate supporting documents to the Dean of Students whom is the Chairman of the Committee on Student Financial Aid (COSFA). Supporting documents could be a letter from a doctor, attorney, social worker, etc.

After a 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 courses taken or achieve financial aid good standing in order to maintain his/her financial aid eligibility.

*(Note: Incomplete forms will not be processed and will be returned back to the student/advisor).*

Submission of an appeal does NOT guarantee that students will regain financial aid eligibility. After a review of the appeal, the COSFA Chairman will render the FINAL decision and students will be officially notified in writing with the reasons of the Committee's decision to approve or not to approve the appeal. If the appeal is approved, students' financial aid may be reinstated depending on the availability of funds. Furthermore, students **must** adhere to their Academic Plans and pass all courses taken and/or conditions submitted along with the appeal or achieve SAP Good Standing in order to continue their financial aid eligibility.

#### **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 from (FORM E) [sample: exhibit E on page 39] 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. This ETF form must be submitted directly to the Director of Financial Aid for review and reconsideration prior to being granted financial aid beyond the time frame limit. If the ETF request is approved, the student must follow his/her SAP Plan and pass all the courses taken. If he/she fails again to fail to follow his/her SAP Plan or his/her ETF expires, his/her financial aid will be terminated and he/she will not be permitted to appeal for financial aid reinstatement. He /she will be responsible to pay for the remaining cost of his/her program out of his/her pocket funds.

*(Note: Incomplete forms will not be processed and will be returned back to the student/advisor).*

# 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.

**STUDENT AID INDEX (SAI):** Number from -1500 to 999,999, calculated from your FAFSA form, that colleges use to estimate your financial need and determine your eligibility for federal student aid.



**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 student aid index.

**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 25-28).

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



## EXHIBIT A

### Estimated Cost of Attendance for 2025-2026

The figures below reflect the nine months (9) average estimated cost (direct and indirect) of attending Palau Community College (PCC) as a full-time student for the 2025-2026 Academic Year. Your actual costs may vary depending on your living arrangements. Remember, personal expenses, transportation costs, food and housing costs off-campus, are not amounts you pay to PCC but are included below to help you plan for these expenses. It is hoped that these estimated expense budgets can assist you in planning for enrollment at PCC. (Note: Costs are subject to change).

ESTIMATED COST OF ATTENDANCE (DIRECT AND INDIRECT COST)						
CATEGORY	On Campus PCC Dorm	Off Campus	INDIRECT COST	Fall	Spring	Total
Tuition	3120	3120	Books & Supplies <sup>^</sup>	1200	1200	2400
Instructional Support Fee	300	300	Personal Expenses	700	700	1400
Technology Fee	150	150	Transportation (on campus)	400	400	800
Fees (Registration, Activity, Health)	160	160	Transportation (off campus)	800	800	1600
Food/Housing	3381	3700	Food/Housing Allowance	1850	1850	3700
Books/Supplies	2400	2400	<sup>^</sup> The cost of books and supplies will vary, depending on your major and the classes you are enrolled in.			
Personal Expenses	1400	1400				
Transportation	800	1600				
Total Annual Cost	11,711	12,830				

### ESTIMATED COST OF ATTENDANCE AND FINANCIAL AID AWARD

ON CAMPUS				OFF CAMPUS)		
CATEGORY	FALL	SPRING	TOTAL	FALL	SPRING	TOTAL
Tuition (Resident Tuition) –(\$130 per credit)	1560	1560	3120	1560	1560	3120
FEES	Instructional Support Fee	150	150	150	150	300
	Technology Fee	75	75	75	75	150
	Registration Fee	15	15	15	15	30
	Activity Fee	45	45	45	45	90
	Health Fee	20	20	20	20	40
Housing (on campus)	588	588	1176	---	---	---
Food (on campus)	1,102.50	1,102.50	2205	---	---	---
<b>Sub Total – Direct Cost</b>	<b>3,555.50</b>	<b>3,555.50</b>	<b>7,111.00</b>	<b>1,865.00</b>	<b>1,865.00</b>	<b>3,730.00</b>
ESTIMATED FINANCIAL AID AWARD						
Estimated Federal Pell Grant (2025-2026 Award Year)	3698	3697	7395	3698	3697	7395
Out-of-Pocket Costs	<b>-142.50</b>	<b>-141.50</b>	<b>-284.00</b>	<b>-1833</b>	<b>-1832</b>	<b>-3665</b>

Note 1: Hybrid fee - \$12.50 per credit

Note 2: Resident Tuition – applies only to citizens from Freely Associated States (Republic of Palau [ROP], Federated States of Micronesia [FSM], Republic of Marshall Islands [RMI]), Commonwealth of Northern Mariana Islands [CNMI], Guam, & USA

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**A G R E E M E N T****2025-2026 FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY**

In order to receive financial aid from any of the Federal aid programs, a student must be **fully** admitted and enrolled to an eligible degree or certificate program. In addition, the student must maintain satisfactory academic progress toward his/her educational goal as defined below:

1. Federal regulations require, as a condition to participate in federal student aid program, that the College have a satisfactory academic progress (SAP) policy that monitors and measures the academic progress in terms of **qualitative, quantitative and maximum timeframe** :
  - a. **Qualitative** – this is monitored by the cumulative grade point average (GPA). To maintain eligibility for financial aid, students must stay in good academic standing by maintaining a minimum **2.0** cumulative GPA.
  - b. **Quantitative** – this is monitored by evaluating the percentage of attempted credits in which passing grades are earned. The minimum satisfactory completion rate is **67%**. Passing grades for this purpose are letter grades of A, B, C, D, CR, or P.
  - c. **Maximum Timeframe** – the final component requires that students complete their degree/certificate program within 150% of the length of the program. The maximum eligibility timeframe limit for AA/AAS/AS/ATS programs is **100** credits and for Bachelor programs it's **183** credits to receive financial aid funding.
2. Academic progress will be reviewed at the end of each semester to ensure the student has met the minimum GPA requirements and completed 67% of attempted credits at the Palau Community College (PCC) including credits that have been taken at other institutions and transferred into the student's degree program.
3. The SAP evaluation includes a review of all periods of enrollment including summer and/or inter session. All credits attempted by financial aid students 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 AU, F, W, I, NP and NC as well as grades of A, B, C, D, F, CR or P.
4. Grades of AU, F, I, NC, W and NP indicate unsatisfactory completion of courses for financial aid purposes. Failure of a student to satisfactorily complete the required percentage of credits may result in warning or suspension of most types of financial aid.
5. First-time freshmen with no prior post-secondary academic history are considered to be making satisfactory academic progress for the first semester of enrollment at PCC.
6. Satisfactory academic progress must be maintained and is reviewed even during terms in which aid is not received.

**Incomplete Grades:** Incomplete courses will not be considered complete until official confirmation has been received in the financial aid office showing satisfactory completion of the incomplete with a passing grade.

**Repeat Courses:** Students may receive financial aid funding **once** for repeating a previously passed class; he/she may receive financial aid for a repeated failed course until it is passed. All repeated credits must also be included in the calculation of the 150% rule.

**Withdrawals:** Students who totally withdraw from the college, after receiving financial aid, may be liable for refunds and/or return of Title IV funds.

**Notification:** Notifications regarding lack of satisfactory academic progress and appeal decisions will normally be sent to the student at the end of each semester after the grades are received from the Office of Admissions & Records and the SAP evaluation is completed.

**Financial Aid Warning:** A student in good standing who fails to meet the Satisfactory Academic Progress requirements will be placed on **Financial Aid Warning** for the first semester she/he fails below the cumulative **67%** standard and/or who fails to meet the minimum cumulative **GPA of 2.0** requirements.

**Financial aid Disqualification:** (Note: See 2025-2026 Financial Aid Handbook for more **information about the financial aid appeal procedures**)

If you are placed on financial aid warning status and failed to achieve the 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**. If your appeal was approved, you may be placed on **financial aid probation** either **with or without Satisfactory Academic Progress (SAP) Plan**.

**Financial Aid Probation**

You are placed on Financial Aid Probation status (**with or without Satisfactory Academic Progress (SAP) 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 SAP plan at the end of the payment period; otherwise, you will lose your financial aid eligibility.

**A. Financial Aid Probation – without Satisfactory Academic Progress (SAP) Plan**

Students who are placed on **Financial Aid Probation without Satisfactory Academic Progress (SAP) 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).

**B. Financial Aid Probation – with Satisfactory Academic Progress (SAP) Plan**

Students who are placed on **Satisfactory Academic (SAP) 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).

**Financial Aid Denial**

Your appeal is denied if the committee determines that there was no evidence of extenuating circumstances. You lose your financial aid eligibility.

**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 will be 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 and map out your **Satisfactory Academic (SAP) 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 SAP Plan or your ETF expires, your financial aid will be terminated and you will not be permitted to appeal for financial aid reinstatement. You will be responsible to pay for the remaining cost of your program out of your pocket funds.

**Appeals:** 1. **(Quantitative and Qualitative)** Students may appeal the suspension of their financial aid if they can clearly demonstrate unusual circumstances beyond their control. 2. **(Eligibility Time Frame)** Students are given one last chance to request a reinstatement of their financial aid eligibility. They must work with their academic advisor to complete the Eligibility time Frame (ETF) Reinstatement Request form and map out their Satisfactory Academic Progress (SAP) plan to include the remaining required courses for their program that they project to take during the upcoming semesters until graduation. The ETF form must be submitted directly to the Director of Financial Aid for review and reconsideration prior to being granted financial aid beyond the time frame limit. If the ETF request is approved, the student must follow his/her SAP Plan and pass all the courses taken. If he/she fails again to fail to follow his/her SAP Plan or his/her ETF expires, his/her financial aid will be terminated and he/she will not be permitted to appeal for financial aid reinstatement. He /she will be responsible to pay for the remaining cost of his/her program out of his/her pocket funds. The student will be responsible to pay for the remaining cost of their program from other sources of funds not including Title IV funds.

**Reinstatement:** A student who cannot or does not want to appeal, or whose appeal has been denied, may regain eligibility by attending course(s) without financial aid. The student will be reinstated once the 67% cumulative completion rate and minimum cumulative GPA has been reached, if the student is within the 150% timeframe and is in good academic standing with the College.

**Disbursements:** Appeals may be approved for current or future semesters only and cannot be approved for a prior term. Funds cannot be disbursed for prior semesters when a student had failed to maintain satisfactory academic progress.

**NOTES:**

1. A student cannot receive Federal Pell Grant funds for class (es) that do not count toward his/her degree program.
2. A student is required to attend class(es) that he/she is registered for in order to receive financial aid.
3. If students' payment for the term is being disbursed after the payment period, student will be paid only for the coursework completed in the term.
4. The Lifetime Limit for Federal Pell Grant is 600%
5. Pell Grant funds will not pay for a course withdrawn up to the last day of "add/drop period" and before the FAFSA Submission summary or ISIR is received for the term.
6. A student will be required to repay any financial aid funds received in error.

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: \_\_\_\_\_

Distributions: Original Copy – File; Second Copy - Student

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**EXHIBIT C****Office of Financial Aid****2025-2026 SATISFACTORY ACADEMIC PROGRESS (SAP) APPEAL FORM**

Please follow the attached appeal procedures to complete this Satisfactory Academic Progress (**SAP**) Appeal form (**FORM C**) and submit with appropriate supporting documents to the Chairperson of the Committee on Student Financial Aid (COSFA). Your appeal must be received no later than the Last Day of Admission (add/drop period) of the semester/term you wish to enroll in.

Student Name: \_\_\_\_\_ Major: \_\_\_\_\_

Reinstatement Request: ☐ With Academic Plan      OR      ☐ Without Academic Plan

State the reasons why you failed to meet SAP requirements:

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

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Student Signature \_\_\_\_\_

\_\_\_\_\_ Date

Academic advisor to explain the extenuating circumstances that caused the student to fail the SAP requirement. State what has changed that will allow him/her to meet the SAP requirements at the next evaluation period by listing the steps to be taken.

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\_\_\_\_\_  
Advisor (Print Name)

\_\_\_\_\_  
Advisor (Signature)

\_\_\_\_\_  
Date

Certified by Director of Student Life (Signature): \_\_\_\_\_

\_\_\_\_\_  
Date:

**OFFICE USE ONLY**

**CURRENT:** Letter Type: \_\_\_\_\_ CGPA: \_\_\_\_\_ ETF: \_\_\_\_\_ Expected Graduation Date: \_\_\_\_\_

Action Taken: ☐ Approve    ☐ \* Not approved    **REVISED:** Letter Type: \_\_\_\_\_ ETF: \_\_\_\_\_

\* Reason: \_\_\_\_\_

Comment(s): \_\_\_\_\_

Signature: Director of Financial Aid: \_\_\_\_\_

\_\_\_\_\_  
Date:

**EXHIBIT D**

Office of Admissions & Financial Aid  
**2025-2026 SATISFACTORY ACADEMIC PROGRESS (SAP) PLAN FORM**

In order to determine your financial aid eligibility, you need to complete **SATISFACTORY ACADEMIC PROGRESS (SAP) PLAN** form (**FORM D**) which maps out all the required course(s) that you project to take during the upcoming semesters, including your expected graduation date.

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:		CGPA:	LT:		CGPA:	LT:		CGPA:	LT:		CGPA:

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:		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 plan. Otherwise, I will be placed on financial aid disqualification status and 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 educational plan, to the best of my knowledge, is a realistic expectation for this student.

\*State reason:

\_\_\_\_\_

Advisor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Rev.: 05/2024



## Office of Financial Aid

**2025-2026 ELIGIBILITY TIME FRAME (ETF) REINSTATEMENT REQUEST FORM**

*(Students who are disqualified because they have a total of 20 or less credits remaining in their eligibility timeframe and it has been determined that they will not be able to complete their program by the maximum time frame limit, will be given **one last chance** to request a reinstatement of their financial aid eligibility).*

**INSTRUCTIONS:** You must work with your academic advisor to complete this Eligibility Time Frame (ETF) Reinstatement Request form (**FORM E**) which maps out all the remaining required courses for your program that you project to take during the upcoming semesters. Submit this completed request form directly to the Director of Financial Aid for review and reconsideration. If approved, Financial Aid will only cover the credits remaining in the student's eligibility time frame.

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		
<b>OFFICE USE ONLY</b>											
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 request is approved, I must successfully complete all classes as stated in this plan. Otherwise, I will be placed on **suspension 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 educational plan, to the best of my knowledge, is a realistic expectation for this student.

\*State reason:

Advisor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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



**Office of Financial Aid**  
**2025-2026 ELIGIBILITY TIME FRAME (ETF) APPEAL FORM**

StudentName: \_\_\_\_\_ Major \_\_\_\_\_

I request a reinstatement of my financial aid eligibility **with** an Academic Plan

State the reason(s) why you failed to meet ETF requirements:

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What has changed that will allow you to meet ETF requirements at the next evaluation period:

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\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

**OFFICE USE ONLY**

**CURRENT:** LETTER TYPE: \_\_\_\_\_ CGPA: \_\_\_\_\_ Expected Graduation Date: \_\_\_\_\_ CURRENT  
ETF: \_\_\_\_\_

Action Taken: \_\_\_\_\_ Approve \_\_\_\_\_ \* Not approved      **REVISED:** LETTERTYPE: \_\_\_\_\_ ; Revised ETF: \_\_\_\_\_

\* Reason: \_\_\_\_\_

Comment(s): \_\_\_\_\_

Signature: Director of Financial Aid: \_\_\_\_\_ Date: \_\_\_\_\_

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# CERTIFICATE OFFERED

(Certificate of Completion/Certificate of Competence)

MAJORS	Credits Required
<b>AGRICULTURAL SCIENCE</b>	
General Agriculture	@ CC = 21
Horticulture	@ CC = 21
<b>AUTOMOTIVE MECHANICS TECHNOLOGY</b>	
Automotive Air Conditioning Servicing	@ CC = 17
Engine Servicing	@ CC = 16
Power Train Servicing	@ CC = 17
Underchassis Servicing	@ CC = 19
<b>CONSTRUCTION</b>	
Carpentry	@ CC = 20
<b>LAW ENFORCEMENT</b>	
Law Enforcement	@ CC = 21
<b>ELECTRICAL</b>	
Commercial/Industrial Wiring	@ CC = 18
Motor/Motor Control	* CC = 20
<b>GENERAL ELECTRONICS</b>	
Consumer Electronics Technology	@ CC = 24
Industrial Control Technology	@ CC = 24
* - Certificate of Competence      @ - Certificate of Completion	

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