

# **BUTTE COLLEGE**

# **FINANCIAL AID**

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# **STUDENT BROCHURE**

**2010-2011**



Issued for the 2010-2011 college year (July 1, 2010 to June 30, 2011).  
Information in this pamphlet is subject to change without notice.

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## **HOW TO APPLY FOR FINANCIAL AID**

1. Apply for admission to Butte College. Apply online at [http://www.cccapply.org/applications/CCCApply/apply/Butte\\_College.html](http://www.cccapply.org/applications/CCCApply/apply/Butte_College.html)  
If you need a paper application sent to you, call Butte College at (530) 895-2511.
2. Read this brochure thoroughly so you will understand the federal and state financial aid programs and your rights and responsibilities as a recipient of financial aid.
3. **Apply for financial aid.** Complete the **Free Application for Federal Student Aid (FAFSA)** online at [www.fafsa.gov](http://www.fafsa.gov), using the Butte College Federal School Code – 006972. Completing a FAFSA before you enroll may exempt you from the requirement to pay fees within 7 days.

A **U. S. Department of Education PIN number** allows you to sign your FAFSA electronically. Before filling out the FAFSA, apply for your PIN at [www.pin.ed.gov](http://www.pin.ed.gov). Parents of dependent students must also sign the FAFSA and should also apply for a PIN. Instructions on the FAFSA explain who is considered a dependent student according to federal regulations.

Computers are available on the Main Campus, at the Chico Center, and at the Glenn County Center for use in filing your FAFSA. Computer Lab hours across from the Financial Aid Office in the Student & Administrative Services Building (SAS-160) are also provided for individual help.

For additional information about Federal Student Aid, visit the U.S. Department of Education website at: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

4. Know This Before You Apply
  - a. On the FAFSA, read all instructions carefully. The instructions explain exactly what information is needed and where to find it. **Avoid processing delays by following instructions closely.**
  - b. **Apply early – some funds are limited.** For best consideration, make sure you:
    - Review and make corrections on your Student Aid Report (SAR). You will receive the SAR by email. Make corrections online and resubmit.
    - Complete and submit all requested documents to the Financial Aid Office by May 1, 2010.
  - c. You may apply for the Federal Pell Grant any time before June 30, 2011.
  - d. Keep the Butte College Financial Aid Office informed of any changes in your financial status or if you decide to withdraw your application.
  - e. Keep your contact information up-to-date by making changes through your MyBC.
  - f. If your application process is completed by May 1, 2010, you will be notified of your financial aid award or denial in July, 2010.
  - g. Additional forms may be required for purposes of verification. To avoid delays in your application process, please complete and return requested documents to us immediately.
5. In order to apply for the **Federal Direct Loan Program** (Federal Stafford or PLUS Loans), you must complete a separate application which is available at the Butte College Financial Aid Office. The loan application is available only after the student has a completed file and has received notification of grant award or denial. All loan applicants must complete the normal financial aid application process and be notified of award status (Pell-eligible and BOGFW, BOGFW-only, or not grant-eligible and not BOGFW-eligible) prior to being considered for a student loan.

- a. Read all instructions on the loan application very carefully.
  - b. Prior to submitting the loan application to the Financial Aid Office, ensure that all questions are answered accurately, and that you have initialed, signed, and dated where requested.
  - c. 2010-2011 is the first year of Butte College's participation in the Stafford Federal Direct Loan program. All loan applicants are required to complete both of the following online at [www.studentloans.gov](http://www.studentloans.gov) :
    - Undergraduate Entrance Counseling** for information on borrower rights and responsibilities
    - Master Promissory Note (MPN)** on the procedures, requirements and timelines associated with repayment and a signed promise to repay.
  - d. Federal Stafford and PLUS loans are disbursed per federal and institutional guidelines.
  - e. Exit interviews are required of all Stafford Direct Loan recipients.
6. In order to apply for a **Bureau of Indian Affairs** Grant, you must have a completed FAFSA on file with Butte College Financial Aid Office. **In addition**, you must be eligible through an American Indian tribe recognized by the Bureau of Indian Affairs (BIA) and complete a separate BIA application available from your tribal Area/Agency Office. They will inform you of any other requirements.

NOTE: Students with disabilities who require additional assistance or accommodations to access financial aid information or services should contact the Financial Aid Office.

### ***GET A JOB EARLY***

Butte College is located in an area of very high unemployment and competition for jobs is severe. Students are advised to plan for jobs well ahead of entering college and to contact all sources of possible employment. They should also contact the Butte College Job Placement Office located in the Campus Center.

### ***STUDENT EXPENSES***

Students should prepare an estimated budget for the period of time for which financial aid is requested. College expenses will vary with the circumstances surrounding each individual student. The expenses listed below are the College's estimates of the amount needed to allow a student to live modestly, but adequately, for two semesters (one academic year). All financial aid awards are based on those expenses. Meeting college expenses is a cooperative effort between students and the college Financial Aid Office. Our purpose is to supplement the student's resources so we may offer maximum educational opportunity.

## HOW MUCH DOES IT COST?

The estimated College costs listed below are used by the Financial Aid Office to determine your financial need for one academic year (two semesters). For one semester, use  $\frac{1}{2}$  of the amount. If your educational costs vary greatly from these figures, contact the Financial Aid Office.

Budget Category	Single Student At Home	Single Student Away From Home
Tuition/Fees	\$ 824.00	\$ 824.00
Books/Supplies	1,620.00	1,620.00
Room/Board	4,392.00	9,808.00
Transportation	1,044.00	1,044.00
Miscellaneous/Personal	<u>2,412.00</u>	<u>2,412.00</u>
9 Month Total	<u>\$10,292.00</u>	<u>\$15,708.00</u>

Non-California residents add \$190 per unit for tuition (subject to change).

## FINANCIAL AID PROGRAMS: WHAT'S AVAILABLE?

**FEDERAL PELL GRANT** is available from the federal government. All students who need financial help are required to apply for this program as a part of their total application process. The amount of the grant is determined by the amount of the student's and/or family's resources and the amount of the student budget. Application is through the FAFSA, available online at [www.fafsa.gov](http://www.fafsa.gov). Information is also available at high school counseling offices, public libraries, and all college financial aid offices.

**FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)** ranging from a maximum of \$4000\* to a minimum of \$100 is available to students who demonstrate exceptional financial need as determined by an approved need analysis system (\*Butte College maximum is \$720). Butte College awards FSEOG to students with a 0 EFC enrolled in a minimum of 6 units. Funds are limited.

**FEDERAL COLLEGE WORK-STUDY PROGRAM (FWS)** provides part-time jobs on campus in a variety of positions. Students may work up to a maximum of 20 hours per week while classes are in session, and 39 hours per week during vacation periods. Students must prove financial need to qualify. Butte College requires a minimum of 6 units for FWS eligibility. Students apply for available positions through Student Employment, located in the Butte College Career Office.

**FEDERAL ACADEMIC COMPETITIVENESS GRANT** was created to encourage students to pursue college majors in high demand in the global economy, such as science, mathematics, technology, engineering, and critical foreign languages. Grants will be available to eligible students in their first and second years of college. The academic year 2010-2011 is the last year of funding for this program.

**FEDERAL WILLIAM D. FORD DIRECT LOAN PROGRAM (SUBSIDIZED FEDERAL STAFFORD LOAN)** is available through the U.S. Department of Education to students enrolled in a minimum of 6 units per semester. Application forms are secured at the Butte College Financial Aid Office. The federal government will pay the interest while the student is enrolled in college. Repayment begins after the student has left college or dropped below 6 units. Interest for loans secured in 2010-2011 is 4.5%.

**FEDERAL WILLIAM D. FORD DIRECT LOAN PROGRAM (UNSUBSIDIZED FEDERAL STAFFORD LOAN)** is available through the U.S. Department of Education to students enrolled in a minimum of 6

units per semester. Unsubsidized loans are available to middle income borrowers who do not qualify for federal interest subsidies (subsidized Stafford Loans). The borrower pays the interest charges during all in-school, deferment, and grace periods. Interest for loans secured in 2010-2011 is 6.8%.

**FEDERAL WILLIAM D. FORD DIRECT LOAN PROGRAM (FEDERAL PARENT LOAN FOR UNDERGRADUATE STUDENTS [PLUS])** is designed for middle-income families who generally do not qualify for other financial assistance and who are able to meet the additional burden of loan payments. Parent borrowers are required to undergo a credit check when applying for these loans. PLUS loans help dependent students who are not eligible for most financial aid because they cannot demonstrate financial need.

**BUREAU OF INDIAN AFFAIRS (BIA) GRANTS** are available to students who are at least one-quarter American Indian. Students are advised to contact the Education Line Officer of the Tribe in which they possess membership. The student must file a grant application form with the Tribe, in accordance with instructions provided by the education officer or tribal contractor administering the program. Contact the Financial Aid Office for assistance.

**EXTENDED OPPORTUNITY PROGRAM AND SERVICES (EOPS)\*** provides childcare grants, book vouchers, and special services to students who qualify to receive a specific BOG fee waiver and are considered to be educationally disadvantaged (as determined by EOPS). The amounts awarded are dependent upon the amount of the student's financial need. In addition to financial assistance, students in the program receive special help in tutoring, counseling and registration.

**\*Only eligible California residents qualify for this program.**

**BOARD OF GOVERNORS FEE WAIVER (BOGFW) PROGRAM** will waive the student's enrollment fee if he/she is eligible per any one of the following criteria:

1. He/she is an TANF/Cal Works, SSI or General Assistance recipient at the time of his/her enrollment (dependent students are eligible if TANF/Cal Works is the only source of parental income, even if the student is not on the TANF/Cal Works grant), or is a dependent of a deceased/disabled veteran; or
2. He/she is eligible for any state or federal need-based grant (e.g. EOPS, Federal Pell, FSEOG, BIA, Cal Grant, etc.); or
3. He/she is income-eligible per state regulations.

The BOGFW program requires the student to be a resident of California. Residency status is determined by Admissions and Records. All interested students should submit a Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov), which also determines BOGFW eligibility. A paper BOGFW application is available at the link below, if preferred. [http://www.butte.edu/common/student\\_services/financial\\_aid/2010\\_11\\_bog\\_fw\\_app.pdf](http://www.butte.edu/common/student_services/financial_aid/2010_11_bog_fw_app.pdf) Butte College recommends that all students submit a FAFSA, which considers them for ALL available aid for which they are eligible.

**CAL GRANTS A, B, AND C** are available from the California Student Aid Commission. There are two opportunities for CCC students to apply for Cal Grants; March 2, 2010 and Sept 2, 2010.

Cal Grant A provides fees and/or tuition assistance at four-year colleges. Cal Grant B provides grants to students with exceptional financial need. Cal Grant C provides grants to students in specified occupational programs. Only California residents qualify for these programs. In addition to completing the FAFSA, students must submit their grade point average (GPA).

The Entitlement Cal Grant award offered by the California Student Aid Commission (CSAC) requires graduation from high school, passing the California High School Proficiency Examination (CHSPE) or earning your GED.

State law allows students until December 31, 2010, to complete their high school graduation requirements, including passing the California High School Exit Examination (CAHSEE) and still receive Cal Grant award benefits. A student cannot receive Cal Grant benefits until after he/she has met all high school graduation requirements. If the graduation requirements are met by December 31, 2010, Cal Grant payments can begin for the first school term starting after the requirements have been satisfied.

To ensure that only high school graduates or those that have passed the CHSPE or GED receive Cal Grant benefits, CSAC will notify the student if they are required to verify one of the above through self-certification.

No financial aid funds will be disbursed by the Butte College Financial Aid Office (except for the BOGFW) until it has been determined that the student has completed the self-certification required by CSAC. Butte College will also notify the student if they are selected. Students can complete the self-certification by going to their WebGrants for Students account. The link for that website can be found at [www.csac.ca.gov](http://www.csac.ca.gov). Contact the Financial Aid Office for more information.

**CALIFORNIA CHAFEE GRANT PROGRAM** gives money to current or former foster youth to use for career and technical training or college courses. Students must file a FAFSA and the California Chafee Grant Program Application. To qualify, a student must be eligible or have been eligible for foster care between their 16<sup>th</sup> and 18<sup>th</sup> birthday and not have reached their 22<sup>nd</sup> birthday as of July 1 of the award year.

The California Student Aid Commission's Chafee Grant Program Web site can be found at: <http://www.csac.ca.gov>.

**OTHER FINANCIAL AID PROGRAMS.** There are many local and state scholarship and grant programs that are not provided directly by colleges. High school seniors are advised to contact their high school counselors as to the availability of other scholarship programs.

## HOW WE "PACKAGE" FINANCIAL AID

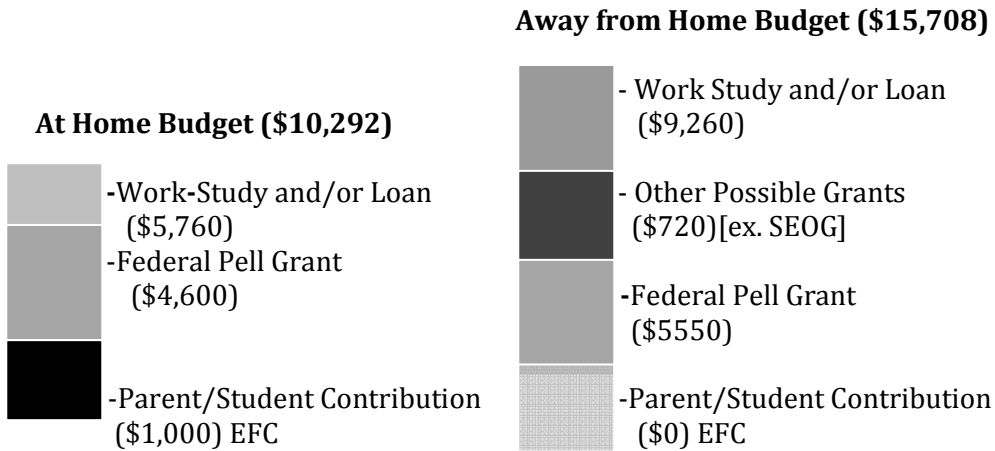
In order to provide equity and uniformity in awarding financial aid, the Butte College Financial Aid Office utilizes the "Ladder Concept" of packaging. Aid is offered in a specific order. For example, after the parent and/or student contribution is calculated by Federal Methodology from data submitted on the FAFSA by the student/parents, aid is offered in the following sequence:

1. Federal Pell Grant
2. Other grants (for example, FSEOG, ACG, Cal Grants, BIA Grants, Chafee)
3. Scholarships
4. Work-Study employment
5. Loans

As can be seen, grants are awarded first and then come scholarships with Work-Study and loans used to "top-off" the amount of each student's need. It must be pointed out that due to limited program availability and funding, the full need of most students cannot be met.

NOTE: A student's documented dependent care and disability-related expenses can be used to increase their Pell Cost of Attendance (COA) if those costs are educationally related.

## EXAMPLES OF FINANCIAL AID "PACKAGES"



**DEFINITIONS:**

**BUDGET:** Estimated standard expenditures for direct and indirect college costs that should allow a student to live modestly, but adequately, while attending college. Also called Cost of Attendance (COA).

**NEED:** A standard budget minus student's and/or parent's contribution. The amount of financial aid needed to supplement student and/or family resources.

**EXPECTED FAMILY CONTRIBUTION (EFC):**

Student and/or family income and assets that can reasonably be expected to be used for college expenses as determined by a federally-approved nationally standardized need analysis (Federal Methodology applied to FAFSA).

**AWARD PACKAGE:**

A combination of financial aid programs offered to meet a student's financial need when more than one program is needed.

***AM I ELIGIBLE NOW? HOW DO I STAY ELIGIBLE?***

Students are advised that they may appeal for exceptions to financial aid policies by contacting the Financial Aid Office for a Petition for Exception.

**FEDERAL PROGRAMS: PELL, ACG, FSEOG, FWS, DIRECT LOANS, BIA**

**INITIAL ELIGIBILITY**

**A. Unit Requirements:**

1. Full-time: 12 or more units
2. Three-quarter time: 9-11.5 units (PELL, FSEOG reduced by 25%)
3. Half-time: 6-8.5 units. (Pell, FSEOG reduced by 50%)
4. Less than half-time: .5 - 5.5 units
5. ACG requires a minimum of half-time enrollment (at least 6 units).

Note: Check with Bureau of Indian Affairs for enrollment in less than 12 units for BIA grants.

**B. Academic Program:**

1. One-year Certificate of Achievement Program
2. Two-year A.A./A.S. Degree Program
3. One or two-year Transfer Program
4. Must declare educational goal (degree, certificate, or transfer objective)
5. Enrolled in a minimum 6-month or 600-hour program
6. ACG requires intent to declare an eligible degree objective.
7. ACG requires that the student must have completed a rigorous secondary school program of study after January 1, 2006, if a first-year student (ACG-1), and after January 1, 2005 if a second-year student (ACG-2) as defined by federal regulations; and must have received a high school diploma
8. ACG Grade Level Determination: Grade Level 1 = 0-29.9 units; Grade Level 2 = 30-60 units (TRAN)

**C. Citizenship:**

All federal aid: Must be a U.S. citizen, U.S. national, permanent resident, or an eligible non-citizen.

**D. Financial Need:**

Must have financial need as determined by a standardized need analysis (does not apply to PLUS and unsubsidized Stafford Loan programs). A valid Expected Family Contribution (EFC), as determined by the federal processor, must be on file with the Financial Aid Office by the student's last day of attendance for the award year or June 30, whichever comes first.

E. Must not be in default on federal student loans or owe grant repayments at any institution.

**F. Incarcerated Students:**

Those incarcerated in a correctional institution other than a federal or state penal institution are eligible for FSEOG, FWS, and Federal Pell Grant. They are not eligible for federal student loans.

Students incarcerated in a Federal or State Institution are not eligible for student aid if he/she is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, or similar correctional institution (whether it is operated by the government or a contractor). A student is not considered to be incarcerated if he/she is in a half-way house, home detention, or is sentenced to serve only weekends.

**G. Students who are Orphans/Wards of the Court:**

Students who file a Free Application for Federal Student Aid (FAFSA), and are established to be an orphan or ward/dependent of the court, may be asked to document such status before Butte College determines their eligibility for financial aid.

**NOTE:** The State of California uses the term "ward of the court" differently than other states; therefore, students do not meet the definition of "ward of the court" for financial aid purposes if convicted of a crime as a juvenile and becoming a ward of the court through the California probation systems. A student qualifies as a ward of the court if the court has assumed custody of him/her or he/she was a ward of the court until age 18. Students may be asked to provide a copy of the relevant court decree.

In some states the court may impose its authority over a juvenile who remains in the legal custody of his/her parents; such a student is not a ward of the court.

Neither emancipation nor incarceration of a student qualifies them as a ward of the court.

If the student is declared a ward of the court before the end of the award year, the student is considered to be an independent student for the award year and the student's status would need to be updated.

A student is considered an orphan if both of their biological or adoptive parents are deceased. Students who meet this definition of an orphan may be asked to provide to the Financial Aid Office a copy of the death certificate for both parents.

**H. Certification of Educational Purpose:**

Every student must sign a statement that any Title IV funds received will be used solely for educational purposes associated with enrollment at Butte College.

**I. Selective Service Match:**

All males ages 18 through 25 must register with Selective Service; documentation may be required.

**J. Drug Certification:**

All students must sign a certification that, as a recipient of federal financial aid, they will not buy, sell or use illegal drugs

**K. Social Security Match:**

All students must have a valid Social Security number; documentation may be required.

**CONTINUED ELIGIBILITY**

**A. Unit Requirements:**

All students must complete, by the end of their first year at Butte College (2 semesters), at least 33.3% of all units attempted towards their college goal. Thereafter, the "completion rate" requirements move to 66.6% (third and all subsequent terms at Butte College). "DR" and high school-credited grades will be excluded from this calculation.

**B. Academic Requirements:**

1. All students must maintain a minimum cumulative GPA as noted below:

0-20 units completed	1.50 GPA
21+ units completed	2.00 GPA

2. Grades of "NP", "W", "I", "AUDIT", "IP" and "RD" will not be counted toward continued eligibility requirements, as positive factors.

3. Students receiving Academic Competitiveness Grants must have graduated from high school after January 1, 2005, and have had at least a cumulative 3.0 grade-point average (GPA) during their first year of college and must complete the required number of units as prescribed by law to be eligible for the 2<sup>nd</sup> year amount.

**C. Financial Need:**

1. All students must continue to have documented financial need.

2. All students must report any changes in financial status to the Financial Aid Office.

#### D. **Duration of Eligibility:**

The timeframe in which a student must complete his/her declared objective is a maximum of 78 semester units (attempted) for an A.A./A.S. Degree or transfer objective, and a maximum of 39 semester units (attempted) for a Certificate of Achievement objective. At the end of each semester, after grades are reported, the files of all students who are on financial aid will be assessed for duration of eligibility. (All transfer units as well as all unaided terms at Butte College will be assessed.)

#### **Appeal Procedure for Extended Eligibility**

Students who have had their financial aid eligibility discontinued because they have “excess units” may appeal this decision by following the steps listed below:

1. Download and print an **Excess Units Petition** (Petition for Exception to Maximum Financial Aid timeframe Requirement).
2. Make a ½-hour appointment with a counselor through the Butte College Counseling/Advising Office or EOPS (if appropriate) and bring this form.
3. The counselor will assist the student in completing the Excess Units Petition form, identifying the major degree objective, the number of terms needed to complete that goal and the specific classes still needed at Butte College. and the reason(s) you have “too many” units.
4. The student must submit the completed petition, along with a personal statement describing (a) courses/program previously studied; and (b) reasons for not having completed the goal within the allowed timeframe; and (c) why additional time is needed.
5. The completed petition will be considered by the Financial Aid Office. Students should be prepared for review of their petition to take up to 6-8 weeks, depending on volume. Students will be notified by email of the decision. If approved, eligibility will be reinstated for a specific amount of time and ONLY for those courses approved.
6. If the petition is denied, a student may follow the appeal steps outlined under Excess Units Policies below.

#### **Excess Units Policies**

- If their petition is denied, a student can appeal the decision to the Director, Financial Aid and veterans Services office. The student has lost financial aid eligibility and no aid will be disbursed while the process is underway.
- Students who do not qualify for the Pell Grant and are not interested in a loan or work study, do not need to file an Excess Units Petition.
- All official transcripts must be processed by Admissions & Records before the student makes an appointment with an academic counselor.
- Only one Excess Units Petition per semester will be considered unless an impacted program is involved.
- If an adjustment to a previously submitted Excess Units Petition is needed, the student should meet with an academic counselor and submit a revised/updated Excess Units Petition. Only one adjustment will be considered each semester unless beyond the control of the student (e.g., instructor illness, class cancellation after the term begins, etc.).

- The student should list only one major/degree on the Excess Units Petition. The student may list an Associate Degree and a “related” transfer program on the same petition.
- When submitting an Excess Units Petition, the student should make sure their current classes are listed on the petition as well as all future classes necessary to complete the educational goal.
- It is the student’s responsibility to submit the Excess Units Petition in a timely manner. Students should be prepared for review of their petition to take up to 6-8 weeks, depending on volume.
- Only the approved classes listed on the Excess Units Petition will be counted towards payment of financial aid.
- Students who receive a substandard grade while on Excess Units status may receive payment for one repeat of the course. Note: An “FW” grade is considered a withdrawal, not a substandard grade.
- Students who receive a withdrawal/drop while on Excess Units Status will not be eligible for payment to repeat the course.
- For students who have an advanced degree (Bachelor’s, Master’s, etc.), an Excess Units Petition is necessary only if they wish to apply for a loan or Work-Study. A loan application must be on file with the Financial Aid Office before the Excess Units Petition will be reviewed.
- For students whose Excess Units Petition is approved contingent upon satisfactory academic progress, their financial aid will be delayed until all grades are posted at the end of each semester and the file has been reviewed. (Students must maintain a cumulative 66.6% completion rate and a 2.0 grade point average during their entire college attendance.)
- Should a student submit a fourth distinct Excess Units Petition, any review will be the responsibility of the Director of Financial Aid.
- Review of extended petitions will be done by appeal with the Director of Financial Aid or Dean of Financial Aid and Special Programs, and will be handled on a case-by-case basis using Professional Judgment.
- No appeal will be available once an EU decision is rendered by the Dean in consultation with the Director of Financial Aid.

**E. Transfer Students:**

All students transferring to Butte College from another postsecondary institution must submit to the Admissions and Records Office official academic transcripts from all prior institutions attended; this must occur during the student’s first year of attendance at Butte College. Students failing to submit such transcripts will be aided only for that initial year. (All loan applicants must have on file in the Butte College Admissions and Records Office all prior academic transcripts before their loan application will be certified by the Financial Aid Office.)

**Note:** In addition to SAP requirements, a Stafford Direct Loan borrower must successfully complete at least six units each term to remain eligible and to prevent the loan from entering repayment.

**STATE PROGRAMS: CAL GRANT B & C**

**INITIAL ELIGIBILITY**

**A. Unit requirements:**

1. Must be enrolled in a minimum of 6 units each term

**B. Academic Program:**

1. Must be enrolled in a program leading to a Certificate, A.A. Degree, or Transfer objective.

2. Cal Grant B will allow one year only for exploratory and/or remedial program.
3. Student must state their educational goal on the FAFSA.

**C. Citizenship:**

1. See federal requirements.
2. Must be a California resident.

**D. Financial Need:**

1. Must have financial need as determined by a standardized need analysis (Federal Methodolgy).

E. Must not be in default on federal student loans or owe grant repayments.

**CONTINUED ELIGIBILITY**

Same as Federal requirements.

***COLLEGE GOAL/DEGREE OBJECTIVE***

All students who wish to receive federal financial aid funding are required to declare a college (educational) goal. This goal may be a one-year vocational Certificate of Achievement, a two-year Associate Degree, or a transfer program depending on the program chosen. The stated goal may be changed at a later date. Students should work with Butte College counselors when choosing a college goal or when changing their goal.

***HOW WILL MY VETERAN'S BENEFITS AFFECT MY AID?***

**Note:** For Federal aid purposes you meet the definition of a veteran if you (1) have engaged in active duty in the U.S. armed Forces (Army, Navy, Air Force, Marines, or Coast Guard) or are a National Guard or Reserve enlistee who was called to active duty for purposes other than training, or were a cadet or midshipman at one of the service academies, **and** (2) were released under a condition other than dishonorable.

If you have recently been discharged from the armed forces and you have experienced a decrease in income, please contact the Financial Aid Office about a Special Condition Form.

The Butte College Office of Veterans Services (Swing Space C) can help veterans with applying for GI benefits appropriate to their chapter assistance and to coordinate these benefits with financial aid.

# **VETERAN'S BOOK LOAN PROGRAM**

## **BOOK LOANS**

### **Purpose**

Butte College offers to eligible veterans a fifty-percent absorbed monetary loan for the specific purpose of purchasing books and limited school supplies.

### **Policy**

#### **A. Eligibility Requirements**

- Student **must have** a DD-214 (Member 4 Copy) or Notice of basic Eligibility (NOBE) on file with the Butte College Office of Veteran Services.
- Military records must reflect one year of service with an Honorable, Medical, or General/Under Honorable Conditions discharge characterization.
- Student **must** apply for Financial Aid **prior** to accepting the Veteran's Book Loan.
- Student **must** be utilizing available Montgomery GI Bill (MGIB) funding. Students who do not qualify for GI Bill due to expiration or exhaustion of benefits are exempt from this eligibility requirement and may apply for the Books for Veterans Program.
- Student must be enrolled in classes and submit documentation justifying amount requested.
- **PLEASE NOTE: NOT ALL APPLICANTS WILL QUALIFY FOR MAXIMUM FUNDING. THE AMOUNT AWARDED SHALL BE DETERMINED ON A CASE-BY-CASE BASIS ACCORDING TO INDIVIDUAL NEED AND AT THE DISCRETION OF THE SCHOOL CERTIFYING OFFICIAL OR APPOINTED DESIGNEE.**

#### **B. Restrictions and Limitations**

- A veteran may obtain one book loan per semester.
- No book loans will be awarded to students retaining an unpaid balance on existing book loans.
- Enrollment in EOPS and Financial Aid Emergency Book loans shall not affect eligibility to qualify **but may** impact decisions relating to amount awarded.

#### **C. Amount**

- Loan issued under the Books for Veterans Program shall not exceed three hundred dollars (\$300.00).
- In the event that a student feels that this amount is inadequate and they can not qualify for assistance from other programs on campus, the School Certifying Official reserves the right to override the above policy.

#### D. Terms

- The Books for Veterans Program is a loan with **fifty-percent absorbed funding**. The Program will directly fund the absorbed amount.
- Fifteen dollars (\$15.00) of any Veterans Book loan may be utilized to purchase supplies from the Butte College Book Store.
- The student (referred to in this policy as student, borrower, or loan recipient), if found eligible for a Veterans Book Loan, shall receive **electronic credit** at the Butte College Book Store in the amount agreed upon at time of acceptance. Unused portions of the loan shall be returned to the Books for Veterans Program directly and shall not be included in the amount determined to be repaid. The borrower shall agree to repay **fifty-percent of the spent amount** within 30 days from the date the loan was issued.
- Balances not paid prior to the end of this period (30 days) will go into default. **If the student is receiving Financial Aid, the unpaid balance will be automatically deducted from the student's grant funds at the time of their disbursing.** Unattended balances may result in a hold being placed on the student's Butte College account, affecting eligibility for enrollment, and/or the loan recipient's information may be sent to a third-party collections agency. **By signing the attached agreement the borrower assumes any and all costs, fees, and debts and expenses resulting from the involvement of said agency.** Collection of unpaid loans will be overseen by the Butte College Business Office.
- Students unable to repay the loan within 30 days may request an extension, which will be subject to the approval of the Butte College Office of Veteran Services Certifying Official or a designee appointed thereof.
- The Butte College Veterans Book Loan is **interest free**. However, a loan that has defaulted to third-party collections may incur substantial fees and surcharges by the third-party agency.
- Terms and conditions of this policy are subject to change; **however, amendments to this policy made after the written agreement between borrower and lender will not affect existing loans. The agreement is a legally binding contract for both parties, and may only be changed by the written consent of borrower and lender.**
- Approval will be determined within ***three business days*** of submission. If student requires same day determination, he or she will be instructed to notify Certifying Official or Veterans Resource Specialist. When possible, arrangements will be made to accommodate such requests.
- Completed applications will remain on file for 120 days if student elects not to receive funds. Incomplete applications shall not be accepted.

#### E. Procedure for Application

- Student must carefully read policy statement and fill out attached application, loan agreement, and statement of understanding.
- Student must provide picture ID.
- Student must provide documentation illustrating the amount needed.
- Eligibility and amount awarded shall be determined by School Certifying Official or a designee appointed by such.
- If loan is approved, student must sign receipt of funds and emergency loan log-book.

#### Additional Information and Assistance

For all additional information, assistance, requests for extension or amendment, etc. student shall be directed to the Veterans Resource Specialist or School Certifying Official.

## ***OTHER SOURCES OF FUNDS TO EXPLORE***

Other assistance programs are available for students such as food stamps, Cal WORKS, Workforce Investment Act (previously JTPA/PIC), AmeriCorps. Students who apply for assistance through the Financial Aid Office must report amounts received from these programs.

## ***FINANCIAL AID PAYMENTS TO ELIGIBLE STUDENTS***

**ALL GRANT PROGRAMS (EXCEPT CAL GRANTS):** Grants are divided into two equal payments and paid bi-semester with the first payment being made within ten (10) days preceding the first day of the fall term. Cal Grants are paid once each semester. Grant payments and student loan checks are mailed (first class mail) by the Business Office.

Students enrolled in the Law Enforcement (POST) Academy and the 1600 hour training portion of the Cosmetology program are paid based on hours completed. See the Financial Aid Office for specific details.

If a student's grant check is on hold for additional documentation, the hold must be cleared by the student within five (5) business days of the disbursement date. If not cleared within five (5) business days, the check is subject to cancellation. Holds on loan checks must be cleared within twenty (20) days or the loan will be cancelled.

**ALL STUDENT EMPLOYMENT PROGRAMS:** Students are paid each month for the hours verified by their work supervisors for work periods from the 26th of the month to the 25th of the next month. The current pay rate is determined by the Board of Trustees (\$8.00/hour for 2010-2011). Student employees must sign a certification that they are enrolled in and attending enough units to qualify for employment.

## ***REGISTER EARLY***

All financial aid recipients must register for classes at their first available opportunity. Enrolling in classes early allows the Financial Aid Office to pay these students (if eligible) on a timely basis. Eligible students who wait and register late (add classes) are always paid late!

## ***AM I INDEPENDENT?***

You may apply for financial aid as an independent student if you meet any of the following definitions:

1. You were born before January 1, 1987;
2. You are an orphan or a ward-of-the-court, or were a ward-of-the-court until age 18;
3. You are a veteran of the U.S. Armed Forces;
4. You are married;
5. You have legal dependents (other than a spouse);
6. You are or were an emancipated minor as determined by a court in your state of legal residence;
7. You are or were in legal guardianship as determined by a court in your state of legal residence;
8. You were an unaccompanied youth who was homeless as determined by your high school or school district any time on or after July 1, 2009;

9. You were an unaccompanied youth who was homeless as determined by a director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development any time on or after July 1, 2009;
10. You were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless as determined by a director of a runaway or homeless youth center or transitional living program any time on or after July 1, 2009;
11. You can document unusual circumstances (such as adverse home situation) - contact the Financial Aid Office for further information.

\*Documentation may be requested by the Financial Aid Office and must be provided by the student.

### ***ELIGIBLE NON-CITIZENS***

All non-citizens who wish to apply for federal financial aid will have a computer “match” done between the Department of Education and the Department of Homeland Security (DHS). If the match shows that the student is not an eligible non-citizen, he/she must resolve the problem with DHS before federal financial aid can be received. Acceptable documentation of eligible non-citizen status must be provided within 30 days of the student’s last date of attendance or June 30 (whichever comes first), or the student may not receive federal financial aid funds for the award period.

### ***NON-HIGH SCHOOL GRADUATES***

In November 1990, the President signed a law which made non-high school graduates ineligible for federal financial aid until such time that they:

1. Receive an equivalency certificate (e.g., GED, CHSPE); or
2. Passed a Department-approved Ability-to-Benefit test (ATB). Student must be at least 18 years old); or
  - a. Can successfully (C or better) complete six degree applicable unit.  
Because Butte College requires two PE activity courses to obtain an Associate Degree, the Financial Aid Office will accept the same as part of the six units. However, no more than two PE activity classes will be counted toward the requirement\*\*, or
  - b. Take an ATB test administered by the Butte College Assessment Office; or
  - c. Students enrolled in appropriate ESL courses (e.g., LEAD 230, 231, 232, etc) can use a specific score on our ESL assessment (CELSA).

\*\*Students cannot be paid retroactively for the term in which they complete the six units (i.e., if they complete the six units FA10, they will become eligible for aid (if otherwise eligible) effective SP11.

Therefore, it is highly recommended that non-high school graduates either arrange to take the GED examination before they enroll at Butte College or arrange to take the ATB test through the Butte College Assessment Office. The ATB test is an Education Department-approved test. When a financial aid applicant passes this test, he/she can receive, if otherwise eligible, federal financial aid even though he/she is not a high school graduate. (Minimum age of 18 is required.)

### ***CONCURRENT ENROLLMENT - A PROBLEM***

**HIGH SCHOOL:** Students attending Butte College classes while *still enrolled* in high school are not eligible for financial aid payments. This includes students enrolled in the College Connection Program. Students who have left high school as non-graduates may be eligible for financial aid payments - see the section on “Non-High School Graduates”.

**OTHER COLLEGES:** Students cannot be paid financial aid payments by two colleges during the same term. For example, students attending CSU, Chico and Butte College at the same time, cannot be paid financial aid by both schools. Those students are advised to contact the CSU, Chico Financial Aid Office and determine if CSU, Chico will pay for Butte College classes under a consortium agreement. Students who accept payments from two schools for the same term, will become ineligible for future financial aid until funds are returned to the appropriate school.

### ***TRANSFER STUDENTS***

Students transferring to Butte College from other colleges or technical schools will only receive grant payments for one year unless all **official academic transcripts** have been received and “posted” by the Butte College Admissions and Records Office. Once all transfer grades have been evaluated by the Financial Aid Office, students may be awarded additional semesters of financial aid.

Transfer students will not have student loans certified until all academic transcripts (official) have been received, posted and evaluated. If it is then determined that such students are maintaining satisfactory academic progress, their loan applications will be processed.

### ***PLACEMENT SERVICES***

Butte College maintains a Job Placement Office in the Student and Administrative Services Building (SAS), second floor. This office assists students in finding appropriate on-campus and off-campus jobs. The center is responsible for placing all college-paid and Federal Work-Study Program participants. This office also helps place students upon completion of their academic programs.

## ***HOLDERS OF A BACHELOR'S DEGREE***

Students who have a Bachelor's Degree are ineligible for Butte College financial assistance programs with the exception of Federal Stafford Loans, Federal Work-Study, scholarships, emergency loans, college paid employment, and fee waivers (BOGFW). A complete financial aid application is required of those students with a B.A./B.S. Degree even if applying only for a Federal Stafford Direct loan.

## ***IMPORTANT: PAYMENT POLICY***

If you drop a class **after** receiving your first payment for the term (semester), your second payment will be **much less!**

Should a student start with 12 units and be paid full-time and then drop to 6 units, he or she would not receive ANY second payment, since he or she would have already been paid the equivalent of half-time for the entire semester.

If you have to drop a class after having received grant money to attend that class, be sure to contact the Financial Aid Office to see how that reduction in units will affect your next payment. In order to reduce the chance of incurring a grant overpayment, you must officially drop all classes you are not actively participating in. **NOTE:** This must be done in a timely manner.

**FREEZE DATE** - Butte College uses a "freeze" date (which correlates with the census date of each class) each semester to determine a student's enrollment status for awarding financial aid (Pell & FSEOG). The number of units a student is enrolled in on the freeze date is used to calculate the amount of federal financial aid they will receive. This means that if a student adds or drops classes **before** the freeze date, the amount of financial aid they are eligible for will be affected. If classes are added or dropped **after** the freeze date, the financial aid will not change. The exception to this policy is students who are enrolled in late starting classes, which have their own census dates, and open entry/open exit classes, which do not have census dates. The **Freeze Date** for Fall 2010 is September 3rd and the **Freeze Date** for Spring 2011 is February 4<sup>th</sup>.

## ***GRANT "RETURN" POLICY (WHEN MUST I GIVE BACK THE MONEY?)***

There are occasions when students receive payment and drop all their classes during the same term. There are also occasions when students receive money based upon misreported information (for example: income, prior loan defaults or grant overpayment, BA Degree received or high school graduate/GED status, forged signatures, and unsatisfactory progress, to name a few).

Per Federal regulations, the Financial Aid Office is REQUIRED to establish a repayment policy and maintain due diligence in collecting overpayments of grant monies.

**GRANT OVER AWARDS:** Students, who receive grant funds due to misinformation as noted above, are required to repay **THE ENTIRE SUM RECEIVED** unless the situation causing the overpayment can be remedied to the satisfaction of the Financial Aid Office.

**GRANT “RETURN” POLICY:** All students receiving federal financial aid who completely withdraw within the first 60% of a term (semester) are subject to the “Return” provision. For the 2010-2011 academic year, the 60% “marks” are November 2, 2010 for the Fall semester, and April 11, 2011 for the Spring semester. See “Sample of Financial Aid Repayment Calculation” below.

**Grant “Return” Policy due to “NO SHOW” classes:** If you receive a Grant based on 6 or more units and we receive information that you never attended some classes (bringing your total attended units below 6) you will owe back a portion of the aid you received.

The potential “Return” is calculated as follows:

**Sample: Financial Aid Repayment Calculation**

Step 1 Determine the total amount of federal funds for the semester	Student receives \$1013.00 Pell Grant award, \$180.00 in SEOG. Student could have received another \$1012.00 in Pell and \$180.00 in SEOG had he/she remained in classes. \$2385.00 is the total amount of aid that the student received/could have been eligible to receive during the semester. Student received a total \$1193.00.
Step 2 Determine the percentage of funds earned by the student	There are 115 calendar days in the semester and the student withdraws from <b>all classes</b> on the 26 <sup>th</sup> calendar day of the semester.  26 days/115 days in the semester = <b>22.6% of funds earned</b>
Step 3 Amount of the semester funds earned by the student	\$2385.00 of aid received/could have been received ( <u>step 1</u> ) by the student divided by the percentage earned ( <u>step 2</u> ) is:  \$2385.00 X 22.6% = <b>\$539.01</b>
Step 4 Amount of federal funds to be returned	Subtract the total amount of aid earned ( <u>step 3</u> ) from the total aid student received ( <u>step 1</u> ). This is the amount of aid that must be returned.  \$1193.00 - \$539.01 = <b>\$653.99</b>
Step 5 Determine the amount of unearned funds to be returned by the school. <b>The student must repay funds to Butte College</b>	The student was charged \$387.00 (before BOGFW) for the semester.  100% of the charges - 22.6% = 74.4% unearned by the school Or \$387.00 in charges X 74.4% = <b>\$299.54 unearned by the school</b>
Step 6 Order of Programs for Return of funds by the school	Total to be returned - \$299.54 Loans - \$0.00 (no loans) Pell Grant - \$299.54 Academic Competitiveness Grant - \$0.00 SEOG - \$0.00
Step 7 Initial Amount of unearned funds due from the student	Subtract the amount due from the school ( <u>step 5</u> ) from the total amount to be returned ( <u>step 4</u> ).  \$653.99 - 299.54 = <b>\$354.45</b>

<p>Step 8 Repayment of unearned loan funds due to the federal program from the school. <b>Student must repay Butte College</b></p>	<p>Subtract the total amount of loan funds returned by the school from the total amount of loan funds received by the student. <math>\\$0.00 - \\$0.0 = \mathbf{\\$0.00}</math></p>
<p>Step 9 (a, b, c) Amount of grant funds to be returned to the federal program by the student after calculating the grant protection</p>	<p>Subtract the amount of loan funds to be repaid by the student (<u>step 8</u>) from the initial amount of unearned funds (<u>step 7</u>) due from the student. <math>\\$354.45 - \\$0.00 = \\$354.45</math> (<u>step 9a</u>)</p> <p>Multiply the total aid that the student received and could have received for the semester by 50%. <math>\\$2385.00 \times 50\% = \\$1192.50</math> (<u>step 9b</u>-student's grant protection)</p> <p>Subtract from the balance of unearned funds (<u>step 9a</u>) from the amount of grant protection (<u>step 9b</u>). <math>\\$354.45 - \\$1192.50 = \\$0.00</math> (<u>step 9c</u> to be returned by the student to the federal program)</p>
<p>Step 10 Order of grant programs for the return of funds by the student</p>	<p>Total amount to be returned by the student to the federal program - <math>\\$0.00</math></p> <p>Total amount student repays to Butte College (<u>step 5</u>) - <b><math>\\$299.54</math></b>.</p>

**THE FOLLOWING PAYMENT AND "RETURN" PROVISIONS ARE IN EFFECT AT BUTTE COLLEGE.**

**"RETURN" COLLECTION PROCEDURES ARE AS FOLLOWS:**

- a. The student must repay the entire amount due within 45 days of notification by the college, OR;
- b. The student must make arrangements with either the college or the U.S. Department of Education to make "satisfactory payment arrangements" (not to exceed two years in length), within 45 days of notification by the college. [It is the college's choice whether or not it will negotiate "arrangements" or refer the student to the Department of Education.] Failure to do either of the above will result in the student becoming ineligible for future federal financial aid at Butte College or anywhere in the country.
- c. If the college negotiates an "agreement" with the student and the student fails to satisfy his/her obligation (pay on time), the college MUST then refer the student to the U.S. Department of Education.
- d. If the college chooses to bill the student for the college's portion of the "Return," the student will be unable to register for future terms or receive his/her academic transcripts or grades until the debt is repaid to the college or "satisfactory repayment arrangements" are made with the college.

**PAYMENT PROCEDURES ARE AS FOLLOWS:**

- a. All payments will be prorated on the basis of the actual units of attendance as shown by a computer interface (Datatel Colleague) between the Financial Aid Office and the Admissions & Records Office.
  1. Students maintaining enrollment in 12 or more units will receive the full amount of grant eligibility for the term.
  2. Students maintaining 9 – 11.5 units will receive approximately 75% of their full grant eligibility for the term.
  3. Students maintaining 6 – 8.5 units will receive approximately 50% of their full grant eligibility for the term.
  4. Students maintaining .5 – 5.5 units will receive Pell Grant only.

***LESS-THAN-HALF-TIME STUDENTS***

Students enrolled in less than six units may be eligible for the Federal Pell Grant program. Please contact the Financial Aid Office for further information/assistance. Students may receive BOGFW at less than half time.

***I LOST MY AID, CAN I GET IT BACK?***

**INSTITUTIONAL STANDARDS OF SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID RECIPIENTS**

**A student is maintaining [Financial Aid] satisfactory academic progress at Butte College when he/she meets ALL of the following requirements:**

As a ***quantitative*** measurement of progress, the **maximum timeframe** in which a student must complete his/her transfer objective, degree, or certificate is defined as:

1. Transfer objective/A.A. Degree objective – a maximum of 78 semester units;
2. Certificate of Achievement Program – a maximum of 39 semester units;
3. The maximum timeframe requirement will apply to all financial aid recipients, and will include transfer units and all “non-aided” terms of attendance at Butte College.

Based upon the above timeframe, each financial aid recipient will be required to complete a minimum percentage of work towards his/her declared goal during the academic year (Fall, Spring and Summer sessions). The appropriate completion requirements are outlined below:

1. Each Financial Aid recipient will initially be required to have a calculation of his/her prior units which will be counted towards the declared college goal (A.A. Degree, transfer major or certificate). Transfer units will be assessed in this calculation. (Transfer students may be aided for a maximum of one year without this evaluation.)

2. A student pursuing an A.A. Degree or transfer objective (which require approximately 60 semester hours for completion) may attempt up to a maximum of 78 semester hours.

3. At the end of each academic year, a **graduated** percentage of all cumulative units attempted ("DR" grades excluded) must count towards the declared goal/objective.

Year One	(2 semesters at Butte College)	33.3%
Thereafter		66.6%

4. A student pursuing a Certificate of Achievement objective (which requires approximately 30 semester hours for completion) may attempt up to a maximum of 39 semester hours.

5. At the end of each academic year, a **graduated** percentage of all cumulative units attempted ("DR" grades excluded) must count towards the declared goal/objective.

Year One	(2 semesters at BC)	33.3%
Thereafter		66.6%

In addition to these quantitative measurements/requirements, a **qualitative** standard is also mandated by federal regulations. This standard shall be a **graduated** minimum cumulative GPA as noted below. This standard will be applied to aided and non-aided terms at Butte College. When a continuing or returning student at Butte College applies for aid, his/her academic progress during all previous terms will be subject to these standards. Qualitative progress from prior institutions of higher education will be assessed in this process.

0 – 20 units completed	1.50 GPA
21 + units completed	2.00 GPA

Students failing to meet the SAP standard will be subject to the following procedures:

1. The student may be disqualified from financial aid at the end of any academic term during which he/she did not achieve the minimum percentage of units completed and GPA as outlined above towards his/her declared objective.
2. The student may at that time petition the Director for reinstatement (on a probationary status) for the subsequent semester.
3. If the petition is approved, the student is placed on financial aid probation and is required to sign a formal probationary agreement.
4. If the petition is denied by the Director, it may be reviewed (upon student request) by the Dean, Financial Aid and Special Programs, who will render a decision.
5. If the petition is approved, the student is placed on financial aid probation and required to sign a formal probation agreement.
6. If the petition is denied by the Dean, Financial Aid and Special Programs, the student would have no further appeal rights.

7. If the student, during the probationary term, brings his/her cumulative completion rate and/or GPA to the appropriate level, he/she would be considered to have regained "clear" status.
8. If, however, the student (after receiving three consecutive terms of probation), again fails to make satisfactory progress (as per the signed probationary agreement) with respect to either units successfully completed or cumulative GPA, he/she would be completely terminated from financial aid at Butte College until he/she meets the applicable standards for satisfactory academic progress.
9. If the student completes "unaided" periods of enrollment and achieves the minimum required cumulative completion rate and GPA, then he/she may again apply for and, if eligible, receive financial aid assistance- THE STUDENT MAY NOT BE PAID RETROACTIVELY FOR THE UNAIDED PERIOD UNDER ANY CIRCUMSTANCES.
10. An individual financial aid recipient will have a maximum of three (3) consecutive semesters of financial aid probationary status while at Butte College. He/she will be terminated from financial aid (without appeal) until such time as he/she regains program eligibility by reaching the required minimum cumulative GPA. The three levels of probation will be identified as:
  - a. Level 1 Probation – Financial Aid workshop required
  - b. Level 2 Probation - Director
  - c. Level 3 Probation - Dean
11. After a student has completed three (3) terms of financial aid probationary status, and since all normal appeal routes have been exhausted, any review of Satisfactory Academic Progress will be the responsibility of the Dean and the Director of Financial Aid.
  - a. These reviews will be done administratively and will be handled on a case-by-case basis using Professional Judgment
  - b. No appeal will be available once aSAP decision is rendered by the Dean in consultation with the Director of Financial Aid

## ***REVIEW PROCEDURES: DID I USE THE CORRECT NUMBERS?***

Verification (review) is a policy of the United States Department of Education and Butte College to ensure that financial aid funding goes only to eligible students. Students selected for “verification” are asked to provide documentation to support the income, household size, and other data reported on the FAFSA aid application. This procedure ensures that all awards are made on the basis of accurate information. Students attending Butte College, who apply for the Federal Pell Grant program, Campus-Based programs (FSEOG & FWS), or the Federal Direct Loan Program, may be selected by either the Department of Education or the College for verification.

**The following items are subject to verification:** Adjusted gross income; U.S. income tax paid; the number of family members in the household; the number of family members enrolled in college on at least a half-time basis; the factors relating to an applicant’s dependency status; and untaxed income and benefits (such as child support, public assistance benefits and untaxed portions of unemployment insurance). At the discretion of the Financial Aid Office other items listed on the FAFSA may be selected for verification as well.

After providing the Butte College Financial Aid Office with requested documentation, the student will be notified of the results in the following ways:

1. If the verification is acceptable, the student should receive an Award Notification;
2. If errors are identified through verification, the college will submit corrections electronically to the federal processor.

All applicants must provide documentation within specific time periods. Federal Pell Grant applicants must complete all documentation within 60 days of their last day of attendance during the academic year. Federal Direct Loan Program applicants must complete their documentation in sufficient time to allow the Financial Aid Office to certify the application on or before the student’s last day of attendance. Campus-based aid applicants (FSEOG and FWS) should complete their documentation in sufficient time to meet the published priority consideration date of May 1.

Should an applicant not complete the verification process within the appropriate time frame, he/she:

1. Shall not receive any FSEOG funds or FWS funds;
2. Shall not have his/her loan application certified;
3. Forfeits all Federal Pell Grant payments for the award year.

Referral to the Department of Education may occur when a student refuses to provide documents and comply with verification requests.

## ***CONDITIONS OF EMPLOYMENT***

All students shall read and understand the eligibility requirements for all types of student employment. All student employees are advised that they must satisfactorily perform their assigned work according to their job descriptions and under the direction of their work supervisor. Student employees must also agree to notify work supervisors in advance if they are unable to report for work at their scheduled work hours.

All student employees are responsible for turning in their timesheets on the scheduled dates, as established by the Business Office, and for verifying their eligibility for student employment.

Average weekly work hours are computed for each student employee based on the amount of the work authorization and the number of weeks of employment. Students should not exceed those limits and cannot earn more than the amount authorized. All student employment is limited to a maximum of 20 hours per week while classes are in session.

## ***BUTTE COLLEGE COMMUNITY SERVICE PROGRAM***

As part of the Federal Work-Study (FWS) Program, the College is required to allocate a minimum percentage of the funds to "community service" employment. These placements are with non-profit and government agencies which are involved with community service projects for the public good. Additional information about the Community Service Program can be found in the Job Placement Office.

## ***DOCUMENTATION REQUIRED TO GET A JOB ON-CAMPUS***

All student employees hired by the College District must be able to verify both identity and employment eligibility to the Butte College Business Office.

In order to verify their identity and employment eligibility, students would need to present one document from list "A" or one document from list "B" and one document from list "C".

List "A":

1. U.S. Passport
2. Certificate of U S. Citizenship
3. Certificate of Naturalization
4. Unexpired foreign passport with attached employment authorization
5. Alien Registration Card (green card) with photograph

List "B"

1. Driver's License or State I.D. Card
2. U.S. Military I.D. Card

List "C"

1. Social Security Card (original)
2. Birth Certificate (original)
3. Unexpired DHS Employment Authorization

## **SHORT-TERM EMERGENCY LOANS**

Short-term emergency loans are available at the Butte College Financial Aid Office to students in emergency situations. Such loans are small amounts to cover the costs of educational expenses. Loans must be repaid within 30 days. Emergency loans are made possible through donations by the following individuals and groups: Chico Kiwanis Club, Associated Students, Butte College Chapter I.C.B.O., Butte-Glenn Medical Society, Soroptimists of Chico, North Valley Health Education Foundation, Mary Newman Memorial LVN Fund, Quota Club of Chico, ADN Loan Fund, Rutan Memorial LVN Fund, Eleanor Smith/Kiwanis Loan Fund, Butte College Management Loan Fund, Ann Peile Nursing Loan Fund and Faculty-Staff/Foundation Loan Fund. Others added when available.

*Locally Sponsored Loans:* Emergency loans for other than books are generally paid within five days of approval of the loan application at the Butte College Business Office. Applicants approved for book loans will receive a Book Store voucher within five days of the approval of their applications. All payments are made at the Business Office. Checks or vouchers must be picked up within five days of the scheduled pay date.

## **FEDERAL STAFFORD LOAN REPAYMENT SCHEDULE (YES, IT MUST BE PAID BACK!)**

The following is an *example* of a repayment schedule for the Federal Stafford Loan Program:

<b>Interest Rate</b>		<b>0.068</b>	
<b>Total Amount Borrowed</b>	<b>No. of Payments</b>	<b>Payment</b>	<b>Total Interest</b>
\$3,000	70	\$52	\$643
\$5,000	120	\$58	\$1,905
\$8,000	120	\$92	\$3,407
\$10,000	120	\$115	\$3,810
\$16,000	120	\$184	\$6,096
\$20,000	120	\$230	\$7,619
\$25,000	120	\$288	\$9,524
\$35,000	120	\$403	\$13,334
\$45,000	120	\$518	\$17,143
\$60,000	120	\$690	\$22,858

**“WARNING: Applying for a loan is serious business.** We strongly advise you not to apply for a Federal Direct Loan if you can work your way through school or qualify for a grant or Federal Work-Study. A loan is not a gift. A loan must be repaid. If you decide later to continue with school or if you marry someone with a student loan, you could easily be in too much debt. It is easy to borrow but very hard to pay back monthly payments that are required. Rest assured that the Federal and State Governments will track you down for repayment. All government guaranteed student loans will be collected.”

## ***SUMMER SESSION PAYMENTS***

Students may receive financial aid payments (Pell) for attending summer classes if:

1. They apply for summer Pell Grant payments between May 1 and the final day of Spring semester (a short one-page application is all that is required [in addition to the regular FAFSA application paperwork required for regular year awards]).
2. Unit Requirements:
  - \*a. Full-time: 12 or more units.
  - \*b. Three-quarter time: 9-11.5 units.
  - c. Half-time: 6-8.5 units.
  - d. Less-than-half-time: .5 - 5.5 units.

\* Aid reduced to  $\frac{1}{2}$  or  $\frac{3}{4}$  of full-time amount.

## ***RIGHTS AND RESPONSIBILITIES OF STUDENTS RECEIVING FINANCIAL AID***

### **RIGHTS OF STUDENTS RECEIVING FINANCIAL AID:**

1. All students are entitled to and are guaranteed fair and equitable treatment in the awarding of financial aid. Appeal procedures exist for anyone who feels that a violation of the above has occurred. Contact the Director of Financial Aid and Veterans Services.
2. All students have the right to receive full and open information about various financial aid programs and their eligibility for them. They have the right to know the selection and packaging process used to award financial aid.
3. All students have the right to know the cost of attending Butte College, the faculty, physical facilities of the institution, and the data regarding student retention at Butte College.
4. All students have the right to know what portion of the financial aid received must be repaid, and what portion is grant aid. If the aid is a loan, they have the right to know what the interest rate is, the total amount that must be repaid, the repayment procedures, the length of time they have to repay the loan, and when repayment is to begin.
5. All students have the right to know how the school determines whether they are making satisfactory academic progress, and what happens if they are not.

6. All students have the right to be permitted to examine the content of their own financial aid file.
7. All students have the right to decline financial aid awards.
8. All students have the right to have copies of their financial aid material or information forwarded to other institutions or agencies upon the student's request/release.

**RESPONSIBILITIES OF STUDENTS RECEIVING FINANCIAL AID:**

1. Review and consider all information about the school's program before you enroll.
2. Pay special attention to and accurately complete your application for student financial aid (FAFSA). Errors can result in long delays in your receipt of financial aid. Intentional misreporting of information on application forms for federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.
3. Return all additional documentation, verification, corrections, and/or new information requested by the Financial Aid Office or Veterans Services Office.
4. Read and understand all forms that you are asked to sign and keep copies of them.
5. Define your purpose, intent, or goal by filing with the college a specific educational objective that identifies a degree, a certificate, or intent to transfer to another school.
6. As a financial aid recipient, you must report graduation or withdrawal, and notify the Financial Aid Office of changes in financial status, or unit load.
7. Accept responsibility for all agreements you sign.
8. As a recipient of financial aid you must use the funds only to meet educational costs. Any other use of these funds is prohibited by law.
9. Understand your loan obligations. Accepting student loans means that you are pledging your future earnings to pay for your college costs. Carefully read the conditions explained in Loan Entrance Counseling required of all loan applicants and note what repayments will be required and when repayment comes due. If applying for a Federal Stafford Loan is recommended to meet your remaining need, you need not apply if you feel you can get by without it.
10. If you have a loan, keep your name, address, or school status updated.
11. Know and comply with your school's refund procedures.
12. Maintain good class attendance in keeping with the institutional attendance policy as defined in the college catalog.

13. Know and comply with the deadlines for application or reapplication for aid. A valid ISIR must be received by the student's last day of attendance or 120 days if they are selected for verification, whichever comes first. All items required for file completion must be received by the Financial Aid Office no later than July 24, 2011.
14. The law requires that the College deny financial aid to those who are in default status on prior loans or have overpayments of grants previously received from any college, that are not in a satisfactory repayment status.

### **COMPLIANCE STATEMENT ON DISTRICT POLICY OF NONDISCRIMINATION**

Butte College complies with all Federal and State rules and regulations and does not discriminate on the basis of race, color, national origin, gender, marital status, or disability. Harassment of any employee or student is strictly prohibited. Inquiries regarding compliance and/or grievance procedures may be directed to our Title IX Officer and Section 504/ADA Coordinator: Allen Renville, Vice President of Student Services, Butte-Glenn Community College District, 3536 Butte Campus Drive, Oroville, CA 95965, (530) 895-2239.

This publication is available in alternate media (Braille, e-test, large print, etc.). Request of alternative media can be made by contacting Disabled Students Programs and Services at (530) 895-2455 [voice], 895-2308 [TTY], or email at [dsps@butte.edu](mailto:dsps@butte.edu).

### **THE FINANCIAL AID PROCESS AT BUTTE COLLEGE**

*"A step-by-step description of the financial aid process"*

1. All students requesting financial aid must file an application as mandated by Education Code Section 69534 (Free Application for Federal Student Aid [FAFSA], available online at [www.fafsa.gov](http://www.fafsa.gov)). To be considered for a CAL Grant, the student must also submit a GPA between December 1 and March 2 for the first award process or between July 1 and September 2 for the second opportunity.
2. The federal processing center will process the FAFSA application and email the student an eligibility document (Student Aid Report). If Butte College's Title IV code number (006972) was provided on the FAFSA, the College will receive an electronic record from the processor.
3. If the student applies for a Cal Grant, the federal processor also submits a need analysis document to the California Student Aid Commission (CSAC); the Commission will then determine eligibility for a Cal Grant and informs both the student and the Butte College Financial Aid Office.
4. Once Butte College has received the electronic record from the federal processor, the Financial Aid Office evaluates the document and requests all necessary supporting documents from the student (tax returns, etc.).

5. Once the student's financial aid file is complete (the Pell Grant eligibility document and all supporting documentation), the file is given a completion date and is entered into the processing cycle.

(All applications selected for review by the federal government require us to request additional documentation from the student/parent. If errors are found in this verification process, the student must resolve the error prior to continued processing.)

6. The completed file, after reviewed for accuracy, has a worksheet prepared and is further checked for the student's satisfactory academic progress.

(Refer to Continued Eligibility under "Am I Eligible Now? How Do I Stay Eligible?" in this publication).

7. Packaging, following review, is the process whereby the student is considered for all available grants for which he/she is eligible. In order to meet the student's total financial need, a variety of programs are used (for example: Federal Pell, Federal SEOG, and Federal Work-Study).

8. Once packaged, an Award Notification is generated. The student is sent a copy of the Award Notification which includes a schedule of payments. If the student has eligibility for Work-Study, he/she will also receive an enclosure directing him/her to contact the Job Placement Office if he/she is interested in a Work-Study job.

9. Provided the student is enrolled, the student's grant payments are then mailed, according to the scheduled dates, by U.S. mail to the student's mailing address on file with the college.

Students entering the financial aid application process late are seldom awarded/paid on a timely basis. However, those students who enter the process early (January/February prior to the Fall term) and who complete their documents accurately, are paid (if eligible) in a timely fashion.

The financial aid process is extremely time-consuming due to the fact that there may be several offices (the Central [federal] Processor, the CSAC, the Butte College Financial Aid Office and the Butte College Business Office) that affect application, need analysis, awarding and payment. The review process requires processing time. If the student has failed to retain important documents required for review (e.g., tax returns), then he/she must deal with yet another agency in requesting duplicate documents (e.g., the I.R.S.). If the student has made severe errors on his/her documents, corrections will be required. Any corrections requested by any of the offices noted earlier require additional time and cause additional delay for the student.

## ***STUDENT APPEALS PROCEDURE (BEYOND THE FINANCIAL AID OFFICE)***

Any student who has his/her financial aid denied/terminated may appeal that decision using the following procedures:

### **LEVEL 1**

Students not meeting one or more of the Standards of Academic Progress (completion rate or GPA) for Title IV aid as defined by the Financial Aid Office will be required to attend a Probationary Workshop. As a result of participating in the workshop, the student may be placed on probationary status. This action will be considered a Level 1 Probationary Status.

### **LEVEL 2**      (Appeal to the Director, Financial Aid and Veterans Services)

The Butte College Financial Aid Director will interview the student and make a decision regarding that student's request for exception. Students must schedule appointment times with the Director through the Financial Aid Office, and provide, as directed, a current Educational Plan and current Course Evaluation. The Director will render a decision and the student will be informed of that decision at the time of the appointment. At the discretion of the Financial Aid Office, the student may instead meet individually with the Dean, Financial Aid and Special Programs.

### **LEVEL 3**      (Appeal to the Dean, Financial Aid and Special Programs)

In order to further appeal a decision regarding financial aid eligibility, the student may schedule an appointment with the Dean, Financial Aid and Special Programs, through the Financial Aid Office. The decision of the Dean will be final. Students who are making progress towards the required standards may be placed on Level 3 at the discretion of the Financial Aid Office.

### **ADMINISTRATIVE REVIEW**

After a student has completed three (3) terms of financial aid probationary status or has submitted three (3) distinct EU Petitions, all normal appeal routes have been exhausted.

- Any review of Satisfactory Academic Progress will be the responsibility of the Dean in consultation with the Director of Financial Aid
- These reviews will be done administratively and will be handled on a case-by-case basis using Professional Judgment
- No appeal will be available once a SAP decision is rendered by the Dean in consultation with the Director of Financial Aid