**II. Overview of Financial Aid Programs**

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**1.  Overview of Financial Aid Program**

Taft College has a full array of Title IV program and California State Programs.

|  |  |
| --- | --- |
| Title IV Aid - Federal  | California State Aid |
| Pell Grant | Board of Governors Fee Waiver |
| Supplemental Educational Opportunity Grant | Cal Grant B & C |
|   | Chafee Grant (Federal funds administered by CSAC) |

Taft College does not participate in any student loan program.

**2.  Contact information for obtaining Financial Aid Assistance**

Prospective or enrolled students who have questions about obtaining Taft College Scholarships or federal or state financial aid should contact the Taft College Financial Aid Office at (661) 763-7762.  Additional contact information for specific staff members can be found at: <http://www.taftcollege.edu/tcwp/esfa/?page_id=334>.

**3.  How to Apply for Financial Aid**

It is the goal of the Taft College Financial Aid office to ensure no student be denied access to our quality educational programs because of a lack of funds.  Help is available to student with financial need from a number of sources including federal, state and institution to help pay expenses to the achievement of an educational goal.  Assistance may be available to students in the form of grants, work study and fee waivers.

Students who would like to be considered for financial aid must apply using either the [Free Application for Federal Student Aid](https://fafsa.ed.gov/) (FAFSA) or the [California Dream Act](https://dream.csac.ca.gov/).  Students are required to submit additional documents to complete their financial aid file in order to determine eligibility.  The Financial Aid Office is not responsible for the application process of outside resources like non-Taft College scholarships, but all students are encouraged to apply for scholarships which might contribute to their financial resources while attending college.

**4.  Eligibility for Financial Aid**

Different types of aid (private scholarships, state grants, etc.) have different rules, called eligibility criteria, to determine who receives the aid.

Students must meet the following requirements in order to be eligible for federal aid:

* Have a high school diploma, GED or CHSPE
* Be a U.S. Citizen or an eligible non-citizen
* Enroll in a program leading to a degree, certificate or transfer
* Not be in default on any student loan nor owe a repayment on any Title IV Aid at any institution
* Must be registered with the Selective Service (the draft) if you are male at least 18 years old, born after December 31, 1959 unless you meet certain specified exceptions
* Be making Satisfactory Academic Progress

Restrictions on Eligibility

* **BACHELOR'S DEGREE**

Undergraduates who have already received a Bachelor's Degree may only receive the Board of Governor's Fee Waiver while pursuing an additional course of study and are not eligible for federal grant assistance such as the Pell Grant or state grant assistance such as the Cal Grant.

* **ENROLLMENT AT MORE THAN ONE INSTITUTION**

Student who are enrolled at more than one college or university at the same time may receive Pell Grant from only one institution.

**5.  Satisfactory Academic Progress Policy**

Reference: 34 Code of Federal Regulations Section 668.34

PREFACE

Taft College is dedicated to providing financial aid to those eligible students who are achieving consistent progress toward a specific educational objective.  The student is responsible for setting an objective, achieving adequate grades and completing the courses required.

In order to be eligible to receive financial aid, students are required to enroll in a course of study leading to a degree, a transfer program (Ex: to a 4-year institution), or a vocational certificate, maintain Satisfactory Academic Progress (SAP) and have not reached their lifetime eligibility limit. Effective with the 2012-2013 Academic Year new federal regulations defines the lifetime eligibility limit as 6 full time years for Pell Grants.  Recipients in all Federal, State and Institutional programs are determined to be making satisfactory academic progress under the following circumstances:

INTRODUCTION

Federal regulations require schools to establish satisfactory academic progress standards for students applying for and receiving federal aid. These regulations require the Financial Aid Office to review all periods of a student’s enrollment history regardless of whether financial aid was received, to determine if a student is making satisfactory academic progress towards an educational objective. A student’s progress will be evaluated at the end of the fall, spring and summer semesters by the standards outlined below. All periods of enrollment will be evaluated regardless of whether or not financial aid was received. Any official academic transcripts from other colleges received by Taft College will be utilized in the review of our Satisfactory Academic Progress standards once the transcript has been evaluated and units have been posted to the Taft College transcript.

These standards apply to all students who apply for and receive financial aid from the following programs:

• Cal Grant B and C

• Federal Work Study

• Federal Pell Grant

• Federal Supplemental Educational Opportunity Grant (FSEOG)

• Institutional Work Study Program (IWSP)

• AmeriCorps

• Chaffee Grants

SATISFACTORY ACADEMIC PROGRESS CRITERIA

In order to satisfy Satisfactory Academic Progress requirements, financial aid recipients must:

Earn a minimum Cumulative GPA of 2.00 for all classes attempted.  Grade symbols of A, B, C, D, P, or CR earned during fall, spring or summer will be considered as acceptable for courses completed, and satisfactory academic progress consideration.

Courses completed with an F, FW, I, NC, NP, IP, or W will not be considered acceptable for satisfactory academic progress. Courses completed with a MW (withdrawal for military service) are excluded from the determination.

GRADE POINT AVERAGE

Grade symbols of A, B, C, D, F or FW will be used in grade point average calculation. Courses completed with a P, NP, CR, NC, I, IP, UG or W will not be used in grade point average calculation.

However, please note non-passing grades, which are not used to determine grade point average, will be used to determine minimum unit requirements. Additionally, even though a “D” is considered a passing grade, the total cumulative GPA must not fall below 2.00 for each semester. Repeated courses may be considered in the GPA calculation.

PACE OF PROGRESSION

Federal regulations require institutions to measure a student’s pace toward his/her educational objective to ensure completion within the maximum time length for his/her program.

For a student pursuing an Associate Degree or Certificate the pace cannot be less than 67%.

67% of the cumulative units attempted for each pay period (fall, spring and summer) must be completed with a passing grade.  The total number of successfully completed units must be equal to or greater than the calculated total of attempted units multiplied by .67.

MAXIMUM TIME LENGTH

Federal regulations require institutions to establish a maximum time period or unit total for a student to complete an educational objective (degree/certificate) if financial aid is received. Financial aid recipients will be considered to be making satisfactory academic progress if they complete their educational objective in the time frame indicated below. The educational objective as indicated by the student’s choice of major/program of study will be used for this determination.
For an undergraduate program measured in credit hours, a period no longer than 150 percent of the published program length.

For an undergraduate program measured in clock hours, a period no longer than 150 percent of the published program length, as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time.

Students must not have completed 90 or more non-remedial/basic skills units.

EDUCATIONAL OBJECTIVE

Students receiving financial aid at Taft College must be enrolled in a course of study leading to an A.A. degree, an A.S degree, an A.A.T degree, an A.S.T degree or a certificate.

Associate Degree: This requires completion of a minimum of 60 units. Students must complete their objective by the time they have attempted 90 units.

Certificate: Taft College offers a number of certificate programs each requiring a specific number of units for completion. Students enrolled in certificate programs must complete their objective by the time they have attempted 150% of the number of units required for the specific requirement. For example, a student enrolled in an 18 unit certificate program, must complete their objective by the time he/she has attempted 27 units.

All English as a Second Language classes and up to 30 units of remedial course work are deducted from the units attempted when determining satisfactory academic progress for maximum time.

Transfer Students to Taft College: Students are encouraged to submit official transcripts from all previous colleges attended to Taft College’s Admissions and Records Office.  Degree applicable units posted on the Taft College transcript and will be included in academic progress calculations.

INCOMPLETE GRADE

In the case of a student receiving an incomplete grade (I), the student must complete all work necessary to remove the incomplete grade within 8 weeks from the beginning of the semester.

A progress report signed by the instructor involved must be submitted to the Financial Aid Office by the end of the 4th week of the semester.  If the incomplete grade is not made up, the letter grade to be assigned will be used to determine the financial aid status.

FINANCIAL AID WARNING/DISQUALIFICATION

The Financial Aid Office will evaluate each financial aid recipient's academic progress each semester. Each evaluation will include a GPA review, an assessment of the Pace of Progression calculation, as well as the Maximum Time Length standard. Students placed on financial aid warning or disqualification will be notified as to his/her change in status.

FINANCIAL AID WARNING: Students will be placed on financial aid warning for one semester if they earn less than a 2.00 cumulative GPA for all courses attempted or do not meet the Pace of Progression calculation. Financial assistance will be continued during this warning semester.

If, at the end of the warning semester, a student completes the Pace of Progression calculation with a minimum cumulative GPA of 2.00, they will be removed from financial aid warning. Students not completing sufficient units to meet the Pace of Progression calculation requirement and/or the minimum GPA requirement during the warning semester will be subject to disqualification from financial assistance.

FINANCIAL AID DISQUALIFICATION: Financial aid recipients will be disqualified from financial assistance if, for two consecutively enrolled semesters they earn less than a 2.0 cumulative GPA and/or do not meet the Pace of Progression calculation.

Financial aid recipients will also be disqualified from financial assistance if they exceed the Maximum Time Length standard.

REINSTATEMENT/APPEALS PROCEDURES

REINSTATEMENT: A student, who was previously disqualified, may have their financial aid reinstated if they meet the Pace of Progression calculation with a minimum cumulative GPA of 2.00.

APPEALS/PROBATION STATUS

Students who feel they do not meet the above criteria due to special circumstances may appeal to the Financial Aid Advisory Committee (FAAC) for review.  Special circumstances may include, but are not limited to, illness, accident, death in the family, remedial/basic skills course work, or a change in educational goal.

Steps to be taken:

A student who wants to appeal his or her disqualification status must meet with the Director to obtain a Petition for Appeal of Financial Aid form.  Director will explain the form and the steps the student must follow to complete the required paperwork for submission to the FAAC.

The FAAC will review the student’s appeal and supporting documentation and make a decision regarding the student’s financial aid status.  A written notification will be mailed to the student within three (3) working days of the committee’s decision. All decisions made by the FAAC are final and binding.

Any student who is on financial aid disqualification due to a change in major is required to meet with a counselor to establish a new educational plan and must appeal to the FAAC for review.

A student who has been placed on financial aid disqualification will not automatically be reinstated simply by paying for his/her own classes (i.e., not receiving Title IV aid) for a semester, or by sitting out a semester.  The student must bring his/her cumulative GPA up; complete the required units for his/her enrollment status or go through the appeal process for review if a special circumstance exists.

Barring an approved petition for unusual or mitigating circumstances, a student can reestablish eligibility only by taking action which brings the student into compliance with the required GPA of 2.00, the Pace of Progression calculation, and Maximum Time Frame standard.
INELIGIBLE TO APPEAL

Students who do not meet the Satisfactory Academic Progress guidelines based on the Pace of Progression calculation or GPA may not be eligible to appeal again if, in the last semester enrolled at Taft College, the student appealed and the appeal was approved.  Unless the student has made Satisfactory Academic Progress or the institution determines the student met the requirements specified by the institution in the academic plan for the student another appeal could not be filed for the next enrolled semester. The student would need to reinstate themselves (without financial aid) by meeting the Pace of Progression calculation with a minimum cumulative GPA of 2.00 while enrolled in classes at Taft College.

**6.  Need Based and Non Need Based Federal and State Financial Aid**

Taft College has a full array of aid programs.  Some are need based and some are non-need based as determined by the information provided and verified on the Free Application for Federal Student Aid (FAFSA) or the West Kern Community College Scholarship Application.

|  |  |
| --- | --- |
| Need Based | Non-Need Based |
| Pell Grant | West Kern Community College Scholarship Program |
| Board of Governors Fee Waiver | Non-Resident West Kern Community College Scholarship Program |
|  Supplement Educational Opportunity Grant |  Taft College District High School Academic Merit Award |
|  Cal Grant B & C |   |
|  Chafee Grant |   |
|  Federal Work Study |   |

**7.  How Eligibility for Need Based is determined and how need based aid is awarded**

Students are packaged for financial aid based on a student's financial need.  Financial need is determined by a student's Expected Family Contribution (EFC).  The EFC measures a family's financial strength and is used to determine a student's eligibility for federal student aid during one school year.  Students will receive an EFC based on the processing results of the FAFSA.  The EFC is then used with a student's enrollment status and the Cost of Attendance (COA) at Taft College to determine financial need.

The following priorities will be used in packaging students for the Taft College Financial Aid Program.  All "resource aid" will be deducted from the student's budget before awarding (BOGW, EOPS, CARE or outside scholarship).  The college reserved the right to vary priorities when deemed necessary by the Financial Aid Office.

1. BOGW eligibility
2. Federal Pell Grant eligibility
3. FSEOG eligibility
4. Cal Grant eligibility
5. Merit Award
6. Taft College Scholarship eligibility
7. FWS eligibility

**8.  How and when Financial Aid will be disbursed**

* Pell Grant:  Disbursements are made twice per semester
* FSEOG: once per semester
* CARE Grant: once per semester
* Cal Grant: Once per semester
* Taft College Scholarship Program: Once per semester
* Merit Award: Once per semester

The disbursement schedule is available at: <http://www.taftcollege.edu/tcwp/esfa/?page_id=303>

All federal financial aid awards are eligible for disbursement electronically to the Cougar Card or a personal account.  All state and institutional will be mailed a paper check format (Cal Grant and BOGW refunds).

**9.  Rights and responsibilities of aid recipients**

 Rights

Students at Taft College applying for and receiving financial aid have a right to the following:

1.  Information on all financial assistance available, which includes all federal, state and institutional financial aid programs.

2.  Specific information regarding fees, tuition and the refund policy for those who drop out of school (withdraw).

3.  An explanation of how students are selected for receipt of financial aid and how financial need is determined.  This process includes a consideration of costs of tuition and fees, books and supplies, room and board, transportation, personal and miscellaneous expenses, etc., plus the student's income and assets, parental contribution, other financial aid (such as scholarships) and so on.

4.  Knowledge of what resources are considered in the calculation of need.

5.  Knowledge of how a financial aid package is determined.

6.  An explanation of various programs awarded in the student's financial aid package.

7.  An explanation of the portion of financial aid the student received which must be repaid and what portion is grant aid or work study and does not have to be repaid.

8.  Knowledge of how Taft College determines whether student are making Satisfactory Academic Progress and the consequences of not meeting this requirement.

9.  A student has the right to petition a financial aid award or any other decision of the Financial Aid Office pertaining to the student, which does not fall under the jurisdiction of federal or state regulations.  The right includes: answers to questions, explanations of policies and decisions and request for reconsideration.

Responsibilities

Students at Taft College applying for and receiving financial aid are responsible for the following:

1.  Reviewing and considering all information about Taft College's academic programs before enrolling.

2.  Completing all the forms accurately and completely and submitting them to the right place.  If this is not done, financial aid could be delayed.  Since errors cause misunderstanding and misrepresentation of information provided, errors must be corrected before any financial aid can be received.  Intentional misreporting of information on application forms for federal financial aid is a violation of the law and is considered a criminal offense subject to penalties under the U.S. Criminal Code, and subjects the student's application to denial.  Additionally, regulations require all cases of suspect fraud emanating from misrepresentation, be reported to the Office of Inspector General.

3.  Promptly returning all additional documentations, verification, corrections and/or new information requested by either the Financial Aid Office or the agency or agencies to which an application was submitted.

4.  Reading and understanding all forms the students is asked to sign.

5.  Knowing and complying with the Taft College Federal Aid Refund Policy.

6.  Repaying financial aid funds if it is determined the student was ineligible to receive the funds.

**10.  Financial Aid Fraud**

Every year, millions of high school graduates seek creative ways to finance the markedly rising costs of a college education.  In the process, they sometimes fall prey to scholarship and financial aid scams.  On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act of 2000 (CSFPA).  The CSFPA enhances protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial aid fraud.  It also charged the Department, working in conjunction with the Federal Trade Commission (FTC), with implementing national awareness activities, including a scholarship fraud awareness site on the ED website.

According to the FTC, perpetrators of financial aid fraud often use these telltale lines:

* The scholarship is guaranteed or your money back.
* You can't get this information anywhere else.
* I just need your credit card or bank account number to hold this scholarship.
* We'll do all the work.
* The scholarship will cost some money.
* "You've been selected by a national foundation to receive a scholarship" or "You're a finalist, in a context you never entered."

To file a complaint, or free information, students or parents should call 1-877-FTC-HELP (1-877-382-4357) or visit:  http:www.ftc.gov/scholarshipscams

**11.  Return to Title IV**

 Federal financial aid (Title IV funds) is awarded to a student under the assumption the student will attend school for the entire period for which the assistance is awarded.  When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds the student was originally scheduled to receive.

If a recipient of Title IV grant or loan funds withdraws from Taft  College after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined.  If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned.  If the student receives less Federal Student Aid than the amount earned, Taft College offers a disbursement of the earned aid which was not received.  This is called a Post-Withdrawal disbursement.

**Withdrawal Date**

See "Withdrawal Procedures" section for an explanation of withdrawal procedures at Taft College.  The withdrawal date established by Taft College is the date used by the Financial Aid Office to determine the point in time the student is considered to have withdrawn so the percentage of the payment period or period of enrollment completed by the student can be determined.  The percentage of Title IV aid earned is equal to the percentage of the payment period or period of enrollment completed.

**Process for Calculation of Amount of Title IV aid earned by student**

The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV program aid disbursed plus the Title IV aid could have been disbursed to the student or on the student's behalf.

If the day the student withdrew occurs when or before the student completed 60% of the payment period or period of enrollment, the percentage earned is equal to the percentage of the payment period or period of enrollment which was completed.  If the day the student withdrew occurs after the student has completed more than 60% of the payment period or period of enrollment, the percentage earned is 100%.  When a student fails to earn a passing grade in any of their classes, Taft College must assume, for Title IV purposes, the student has unofficially withdrawn, unless Taft College can document the student completed the period.

**Title IV aid to be returned:  Taft College and student**

When a Return of Title IV funds is due, Taft College and the student may both have a responsibility for returning funds.  Funds which are not the responsibility of Taft College to return must be returned by the student.

Within 30 days of determining a student who withdrew must repay all or part of a Title IV grant, Taft College will notify the student that he or she must repay the overpayment.  In its notification, Taft College will inform the student that the student owes an overpayment of Title IV funds, the student will become ineligible for additional Title IV funds if the student fails to pay Taft College by the 45th day following the date Taft College sent the notification to the student and if the student fails to pay Taft College during the 45-dau period, the student's overpayment immediately must be reported to the National Student Loan Data System (NSLDS) and referred to the Debt Resolution Services for collection.

**12.  Terms and conditions of Federal Work Study employment**

 Students creates an account in The College Central Network and uploads or builds a resume.  The student will be contacted by a Supervisor and the Supervisor will submit the Request for Student Employment (RSE) to the Financial Aid Office.  The Financial Aid Technician verifies eligibility of the student by confirming the student has a resume posted in the College Central Network, is maintaining Satisfactory Academic Progress (SAP), enrollment status and financial need if applicable.  The Financial Aid Technician contact the student to coordinate completion of a Job Packet.  The student will complete the Job Packet and return it to the Financial Aid Office.  At this point, the student will need to provide two pieces of identification such as a Social Security card, Driver's License and/or Passport for the I-9 paperwork.

Students will need to be in a minimum of 6 units during the semester they are working.

Award amounts are determined by the student's financial need and the number of hours which can be reasonably be handled with the course load selected.  Student are limited to a maximum of 10 hours per week when school is in session.  If funds are available, students may be eligible to work the summer session.  A student will earn minimum wage $9.00 per hour.

Students will be paid at the end of every month and will pick up their check at the cashier's office.

**Student Loan Information**

Taft College does not participate in any student loan program.