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### Student Capital Corporation:

- provides students, parents and schools with a mix of Private Loans and traditional federal funding.
- creates unique financial solutions for each family through superior customer service.
- is equipped for fast and painless processing.
- allows choices for borrowers with diverse credit histories.
- offers assistance through our borrower information line and a commitment to life-of-loan servicing.

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## Financial Aid Guide

Financial Aid Office

570 Golden Eagle Avenue • Quincy, CA 95971

1.800.442.9799 • Fax: 530.283.4659

[www.frc.edu/financialaid](http://www.frc.edu/financialaid)

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### Accreditation

Feather River College is accredited by the Accrediting Commission for Community and Junior Colleges of the Western Association of Schools and Colleges. Copies of the Accreditation Report are located in the Library.

### Information

Feather River College offers consumer information and dissemination through its Public Information Office:

570 Golden Eagle Avenue, Quincy, CA 95971

530.283.0202, ext. 279 or 1.800.442.9799, ext. 279

### Confidentiality

The relationship between the student and the Financial Aid Office is confidential. No information is published or available for publication except as permitted by the Family Educational Rights and Privacy Act of 1974. Additional information regarding students' records is available in our school catalog.

*The Feather River College Financial Aid Office has made every reasonable effort to determine that this publication is accurate. The information contained in this pamphlet is subject to change without notice based on changes in federal and/or state law or college policy.*

for employment because they are disabled veterans or veterans of the Vietnam era, or because of their medical conditions (cancer related) as defined in Section 12926 of the California Government Code, their ancestry, sexual orientation or marital status. This nondiscrimination policy covers admission, access, and treatment in College programs and activities, and application for the treatment in College employment.

In conformance with College policy and pursuant to Executive Order 11246 and 11375, Section 503 of the Rehabilitation Act of 1973 and Section 402 of the Vietnam Era Veterans Readjustment Assistance Act of 1974, Feather River College District is an affirmative action/equal opportunity employer.

### Sexual Harassment

It is the policy of the Feather River College District to provide an environment free of unlawful discrimination in its programs, activities and work environment. Sexual harassment is a form of unlawful discrimination and will not be tolerated by the District. Sexual harassment includes, but is not limited to, any unwelcome sexual advances, requests for sexual favors, and any other verbal, visual, or physical conduct of a sexual nature, made by someone from or in the work or educational environment which offends, causes discomfort or humiliation or interferes with job or academic performance.

### Disabled Students

In compliance with AB 77, establishing Disabled Student Services in California Community Colleges, Section 504 of the Rehabilitation Act, the amended Disabilities Act, and Title V of the California Education Code, Feather River College has developed a Disabled Student Programs and Services Department (DSP&S). This college offers support services to make the college accessible and provide reasonable accommodations. Students who find that a class is not accessible or who need reasonable accommodations should contact the DSP&S Center for assistance. The Center's services may include testing accommodations, adaptive technology, interpreters, mobility aides, disability management counseling and Workability III. Braille texts, scanned texts and other appropriate accommodations may be available.

### Compliance

Questions or disputes regarding the college's compliance with nondiscrimination policies should be directed to the college's Affirmative Action Officer, Feather River College, 570 Golden Eagle Avenue, Quincy, CA 95971, telephone 530.283.0202, ext. 257.

### Discrimination Complaint Procedures

Anyone who feels he or she has been, or is being, subjected to discriminatory treatment; or who is aware of, or suspects, the occurrence of such discriminatory treatment; or who desires counseling regarding such treatment, should immediately contact the Affirmative Action Officer, any counselor, any dean, any director, the Superintendent/President or the President of the Board of Trustees.

## Welcome to Feather River College

Thank you for selecting Feather River College for continuing your education. Our Financial Aid Office is available to assist students in obtaining funds to cover college costs in an equitable manner. Financial assistance is available from the federal and state governments, Feather River College, local organizations and lending institutions.

Financial aid awards are generally based on the student's documented financial need, or on merit in the case of scholarships, and come in the following forms:

### Grants

Money that is awarded based on need and does not have to be repaid.

### Scholarships

Money that is awarded based on merit and does not have to be repaid.

### Work

Money that is earned by the student working through the college, generally for minimum wage.

### Loans

Money that is borrowed and **paid back with interest.**

Meeting college expenses is a *cooperative effort* between the student, the student's family and the federal government. The student and/or student's family has the primary responsibility for financing the cost of their child's education, to the extent that they can contribute.

The student shares in this responsibility and is expected to contribute from savings or through employment.

*The application process for financial aid is complex, both for the student and for the Financial Aid Office. If you would like any information beyond what is provided here, feel free to contact the Financial Aid Office for assistance. Our goal is to see that financial problems do not prevent you from participating in your educational experience.*

## Student Rights

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As a student, you have the right to:

- Know what financial assistance is available.
- Know the deadline for submitting applications.
- Know the cost of attending the institution and the school's refund policy.
- Know the criteria of the institution to select financial aid recipients.
- Know how the school determines your financial need.
- Know what resources such as parental contribution and other financial aid, are considered in the calculation of your need.
- Know how much of your financial need, as determined by the institution, has been met.
- Request an explanation of the various programs in your student aid package from the Financial Aid Office. If you believe you have been treated unfairly, you may request reconsideration of the award, which was made to you through the Financial Aid Office. A student always has the right to appeal any decision of the Financial Aid Office through the Financial Aid Appeals Committee.
- Know what portion of your financial aid is a grant. If the aid awarded is not a grant, then you should have full details about the programs; know new federal regulations on return of federal funds.
- Know how the Financial Aid Office determines whether you are making Satisfactory Academic Progress and what happens if you are not.
- Decline your financial aid award.
- Follow a grievance procedure as outlined in the college catalog.

## Student Responsibilities

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It is the responsibility of all financial aid recipients to read and be aware of policies and guidelines for receiving and maintaining financial aid.

- Review and consider all information about the school's program before you enroll.
- Complete all application forms as accurately as possible and in a timely fashion.
- Pay special attention to and accurately complete your application for student financial aid.
- Return all documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application.
- Read and understand all forms that you are asked to sign and keep copies of them.
- Accept responsibility for all agreements that you sign.
- Know and comply with the deadlines for application.
- Report any changes promptly: household size, number enrolled in postsecondary education, address changes, enrollment changes, etc. Failure to report these changes to the Financial Aid Office may result in an over-award and subsequently having to repay funds. Maintain good attendance in keeping with institutional attendance policy as defined in the college catalog.

The Financial Aid Office will multiply your grant money by the percent of earned attendance and calculate what you earned and did not earn: \$1,000 grant X 26% = \$260 earned; \$1,000 grant X 74% = \$740 unearned.

The college will owe some of the money back depending on the number of units you took: you took 12 units at \$26 each = \$312 X 74%. Unearned aid = \$231 the college has to pay.

You will have to pay back the unearned amount, minus the college share, times 50%: \$740 - \$231 = \$509 X 50% = \$255 you have to pay to the federal program.

Federal Work-Study Earnings are not included in the repayment calculation.

***If you are thinking of withdrawing or just leaving... please, think again.***

Immediately see a counselor or advisor and discuss your academic or personal reasons for leaving. Perhaps you can stay but take fewer courses. Maybe there are services (like tutoring or personal support) that will help you stay.

***Don't leave unless you must.***

***But if you must, take care of business before you go.***

Begin the withdrawal process at the Admissions Office. This office will provide the appropriate form and give you instructions.

If you leave without taking care of this business and you owe money, Feather River College will have to put a HOLD on your academic records. This HOLD will adversely affect your future eligibility for financial aid at any college.

***Don't fool around with financial aid! If you incur unresolved overpayments, they can hurt your credit and future chances for receiving federal aid. If you leave school without following the correct process, you may receive a HOLD on your records. If this happens, you won't be able to get your grades, transcripts or enroll in future FRC classes.***

## District Policies

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### Nondiscrimination Policy

Feather River College District, in compliance with Title VI and VII of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Sections 503 and 504 of the Rehabilitation Act of 1973, the 1990 Americans with Disabilities Act, Age Discrimination in Employment Act of 1967, does not discriminate on the basis of race, color, national origin, religion, sex, disability, or age in any of its policies, procedures, and practices, nor does the College, in compliance with Section 402 of the Vietnam Era Veterans Readjustment Act of 1974, discriminate against any employees, or applicants

## Overpayment

An overpayment occurs any time the student receives a payment that's greater than the amount for which the student is eligible. An overpayment may be due to a student error, school error or a student never attending a class.

Students are awarded financial aid based on their enrollment status. Failure to attend any class may result in an over-award of funds. Repayment of this over-award is the responsibility of the student.

If the overpayment was the result of the school's error and the school can't eliminate the overpayment in the same award year, the school must repay the overpayment. The student will then owe an institutional debt and must repay this debt according to school policy. If a student's error caused the overpayment, the student is responsible for repaying the overpayment. Overpayment that can't be eliminated by adjusting a future disbursement in the award year must be completely repaid by the student prior to receiving additional federal aid. Payment arrangements may be approved on a case-by-case basis. If the school can't recover an overpayment for which the student is liable, the school must refer the overpayment to the Department of Education for collection.

The school must report any unresolved overpayments to the National Student Loan Data System. These overpayments will preclude a student from receiving any future federal aid from any school until the repayment has been resolved with the Department of Education.

## Repayment of Financial Aid Funds

### General Requirements

Any student who withdraws from all classes, is dropped by all instructors, or receives all F or FW grades may be subject to repayment of federal financial aid.

If a recipient of a federal grant or loan funds withdraws from a school after beginning in attendance and before completing 60% of the semester, the amount of grant or loan assistance earned by the student must be determined. If the amount disbursed to a student is greater than the amount the student earned, unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he/she may be eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

The Financial Aid Office will calculate the "earned" portion of aid received and will notify the student of any repayment due to the school or post withdrawal disbursement due to the student. NOTE: Students that withdraw from all classes after the 60% of the enrollment period do not owe any repayment of federal funds.

### Example

Say you receive \$1,000 in grant funds. If there are 100 days in the term and you drop out on the 26th day, then you earned 26% of your grant.

- If employed under the Federal Work-Study program, the student must be punctual and work the hours agreed upon. When ill, the student must report the nature of the absence to the supervisor at the earliest opportunity.
- Funds must be used to meet educational costs.

## How to Apply for Financial Aid

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Students must complete the Free Application for Federal Student Aid (FAFSA) in order to apply for a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study funds, Cal Grants A, B, or C and Federal Family Education Loans.

1. All students requesting financial aid must file the FAFSA. Assistance with the application process is available in the college Financial Aid Office. The application may be completed electronically at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). In order to complete the application, students and/or parents must request a Personal Identification Number (PIN) at [www.pin.ed.gov](http://www.pin.ed.gov). This PIN will allow a student and parent to submit and sign an application electronically, make corrections, check the status of their application and any student loans and access a Renewal FAFSA. **To ensure Feather River College receives a copy of your FAFSA data, list Feather River College and the Title IV School Code 008597 in the college release section of the application. Be sure to SUBMIT your application and keep a copy of your confirmation for your records.**
2. The application is processed by the Central Processor, and the data is transmitted to Feather River College indicating the student's/family's Expected Family Contribution (EFC). The EFC determines the amount of Pell Grant eligibility, and the Cost of Attendance minus the family contribution determines a student's amount of financial need. Processing time is approximately two weeks from the date the application is submitted to the receipt of the application data at FRC.
3. The processor mails the student a Student Aid Report (SAR). It is important to review your information carefully, paying close attention to any error conditions that must be corrected and to confirm that Feather River College is listed in the Release Section. **Do not submit the SAR to the Financial Aid Office.** Corrections to the information may be entered and resubmitted to the Processor at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The financial aid staff are available to assist with this process.
4. The student applies for a Cal Grant by completing both the FAFSA and GPA verification forms. The California Student Aid Commission determines the student's eligibility for a Cal Grant, and the student receives notification from the Commission. The college further determines eligibility for all Cal Grant recipients.

5. Rarely exceptions may be made to a student's dependency status. If the financial aid administrator judges that an override is appropriate to change the student's status from dependent to independent, the student must document the unusual circumstances. **None of the following conditions, singly or in combination, qualify as unusual circumstances or merit dependency on override:**
  1. Parents refuse to contribute to the student's education
  2. Parents are unwilling to provide information on the application for verification
  3. Parents do not claim the student as a dependent for income tax purposes
  4. Student demonstrates total self-sufficiency

**Unusual circumstances do include an abusive family environment or abandonment by parents and may cause any of the above listed. In such cases a dependency override may be warranted.**
6. Also, on a case-by-case basis, the financial aid administrator may make exceptions to a student's cost of attendance or to the values of the data items required on the FAFSA. These case-by-case overrides may include tuition expenses at an elementary or secondary school, medical or dental expenses not covered by insurance, unusually high child care costs, recent unemployment of a family member, or other changes in a family's income or a family's assets. Adequate documentation for such adjustments shall substitute such special circumstances of individual students. Any override, which is based on current year income, rather than the income required on the FAFSA, will not be approved until the end of the calendar year. At that time, all W2s and other documentation of income must be provided.

## Grants

Students apply through the Free Application for Federal Student Aid (FAFSA). Grants are the most desirable type of student financial aid. They are referred to as "gift" aid since a student does not have to work at a job to earn the money and does not have to repay it. Students awarded grant aid are obligated to make Satisfactory Academic Progress. See page 13-14 for details.

Following are the grants, scholarships, Work-Study and loan programs available at Feather River College.

### Federal Pell Grant

Pell Grants are available from the federal government. All students who want financial help are required to apply for this program as a part of their total application process. The amount of the grant is based on the amount of the student's and/or family's estimated contribution as compared to the cost of attendance at Feather River College and the student's enrollment status.

### Federal Supplemental Education Opportunity Grant (FSEOG)

These grants are available to a student who demonstrates financial need as determined by the student's financial aid application. These funds are limited and are awarded on a first-come, first-served basis.

5. The Department of Education provides a borrower with additional assistance through the Office of the Ombudsman. The Ombudsman Customer Service Line can be reached at 1.877.557.2575 or by accessing <http://ombudsman.ed.gov>.
6. The National Student Loan Data System (NSLDS) provides a website for student and parent borrowers to track and manage their federal student loans and/or grants. It is available 24 hours a day, 7 days a week. This website is <http://nslds.ed.gov>. Borrowers need a PIN to access this information.

## Disbursements

Pell Grant awards are disbursed in two payments per semester.	
<b>Fall 2005</b> August 24 November 2	<b>Spring 2006</b> January 18 April 5

Financial aid disbursements are based on the date the student's financial aid award is finalized. All requested documentation must be complete and reviewed for accuracy by the financial aid staff. Normally, checks are available for pick up in the Student Service Center each Wednesday after 9:00 a.m. The Student Service Center hours are 8:00 a.m. to 5:00 p.m., Monday through Friday. Service hours during the first two weeks of each semester are 8:00 a.m. to 7:00 p.m.

**Students must pick up their own financial aid checks, unless we have written/signed authorization from the student to release these funds to anyone else. PROPER IDENTIFICATION** may be required in order to pick up financial aid checks. The following are the acceptable forms of identification:

1. Current valid Driver's License (not expired or temporary)
2. Identification obtained through Department of Motor Vehicles
3. Current Civilian /Military Identification

Federal Work-Study checks are disbursed on the 10th of each month. Students are responsible for obtaining their supervisor's signature on their monthly timesheets. Checks are available at the switchboard.

Student Loan checks are disbursed each Wednesday throughout the school year. There is a 30-day delay of the first disbursement for first-time borrowers.

### Summer Session

Students may receive financial aid for attending summer classes if:

1. They are enrolled in a 12-month program **or**
2. They did not receive a full-time Pell Grant or loan during the academic school year (Fall and Spring).

4. Maintain Satisfactory Academic Progress as outlined by the Financial Aid Office.
5. Have a complete and accurate financial aid file.
6. Not be in default on any previous government school loan or be liable for a federal grant overpayment.
7. Provide proof of sufficient structure in an educational eligibility certification.

### Loan Application Procedures

1. Loan Request Forms are available in the Financial Aid Office and are mailed to the students as part of the award package. The FRC Financial Aid Director can refuse to certify your loan request, or can certify a loan for an amount less than you would otherwise be eligible for if the school documents the reason for action and explains the reasons to the borrower. The decisions of the Financial Aid Director can be appealed to the V.P. of Student Services. Loan amounts must be prorated when a student is enrolled in a program containing fewer unit hours than the statutory minimum academic year, or when student is in a program that is longer than an academic year, but his/her final period of study is shorter than an academic year. Loan amounts must be prorated if the borrower is enrolled in less than a full term. For example, if a student is in a program that is longer than an academic year, but his/her final period of study is shorter than an academic year.
2. All first-time student loan borrowers must complete a loan Entrance Counseling requirement. Complete this requirement online at [www.edfund.org](http://www.edfund.org) (**EDTEST**). Loan Entrance Counseling workshops are also held periodically on campus. **Loan requests will NOT be processed until Entrance Counseling has been completed.** Contact the Financial Aid Office for more information.
3. The Financial Aid Office certifies the student loan eligibility and electronically submits the application information to the EdFund Guarantee Agency. First-time borrowers will receive a Master Promissory Note (MPN) from EdFund, which must be completed and forwarded to the student's lender. Feather River College receives the funds electronically and these funds are posted directly to the student's account. The balance will be paid to the student after all applicable fees are deducted. Payments will be made in multiple disbursements. The borrower has the right to cancel all or a portion of his/her loan. If the student is a first-year undergraduate and a first-time borrower, the school cannot disburse the first check until 30 days after the first day of the enrollment period. Disbursement dates are estimations. The dates are dependent upon the student's timely completion of the MPN. Loan checks are available for pickup in the FRC Student Service Center.
4. All borrowers must complete an Exit Interview before they graduate, transfer to another school or withdraw from Feather River College. If this requirement is not met, the student's academic records will be placed on hold.

### TRIO – Student Support Services Program (SSS)

The Student Support Services Program (SSS) can provide students with additional opportunities for academic development, assist them with basic college requirements and help motivate them to the successful completion of their postsecondary education. This program provides: instruction in basic study skills; academic, financial, or personal counseling; assistance in securing admission and financial aid for enrollment in four-year institutions; information about career options; mentoring; special services for students with limited English proficiency; and direct financial assistance to current SSS participants who are receiving Federal Pell Grants. To qualify, students must be either: low income, disabled or a first generation college student. Applications are available in the Student Services Office.

### Bureau of Indian Affairs Grant (BIA)

Native American students who can prove membership in a federally recognized tribe or nation may receive education grants from the Federal Bureau of Indian Affairs. This does require a separate application. If you're a member of a tribe or nation, contact the Bureau's Office of Education, 2800 Cottage Way, Sacramento, CA 95825, or call 916.978.6058 for more information.

### Extended Opportunity Programs and Services (EOPS)

This state-funded program is designed primarily for the recruitment and retention of students who are educationally unprepared and economically disadvantaged, and who may otherwise not consider college attendance as a possibility. Students accepted for EOPS are given additional orientation and provided special support services during the academic year. In order to qualify, students must: (1) be a California resident, (2) be a full time student, (3) qualify for a BOG waiver, A or B, (4) complete the college's EOPS application, available in the EOPS office.

### CAL Grant A, B and C

Students must submit the Free Application for Federal Student Aid (FAFSA) and Cal Grant GPA Verification Form. Feather River College electronically submits the GPA Verification Form for all eligible students. Students are advised that if they had prior credits that they want to be included in the calculation, they need to submit a paper GPA Verification Form to the Registrar. Cal Grant A assists with fees and tuition at four-year colleges. This can be held "in reserve" for the recipient for up to two years until they transfer to a four-year college, provided the student continues to qualify. Cal Grant B provides grants to college students with exceptional financial need. Cal Grant C provides grants to students in specified occupational programs. More information on this program is explained in detail in the booklets that are available in the Financial Aid Office, or you may visit the California Student Aid Commission's website at [www.csac.ca.gov](http://www.csac.ca.gov).

### California CHAFEE Grant Program

The California Chafee Grant Program gives up to \$5,000 annually of free money to foster youth and former foster youth to use for college courses or vocational school training. Visit the California Student Aid Commission's website at [www.csac.ca.gov](http://www.csac.ca.gov).

## Veterans

The FRC Veteran's Certifying Official is available to assist veterans in meeting their educational goals. Contact the local Veteran's Service Office at 530.283.6275 and the Counseling Office for the necessary forms.

## Fee Waivers

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### Board of Governors (BOG) Fee Waivers

California Community Colleges offer the Board of Governors (BOG) Waiver to pay the enrollment fee for all eligible applicants, **BECAUSE THE BOARD OF GOVERNORS FEELS THAT THE ENROLLMENT FEE SHOULD NEVER STAND BETWEEN YOU AND A BETTER EDUCATION.**

You are eligible for a BOG fee waiver if:

- You are a California resident **and**
- You can provide documentation that you meet any one of the following conditions:
  - You have qualified for financial aid for the current school year and the Financial Aid Office has received notice of eligibility.
  - You or your family are receiving TANF, SSI or General Assistance.
  - Your prior year's income meets the income criteria.
  - You have certification from the California Department of Veterans Affairs or the National Guard Adjutant General that you are eligible for a dependent's fee waiver.
  - You are eligible as a recipient of the Congressional Medal of Honor or as a child of a recipient, or a dependent of a victim of the September 11, 2001 terrorist attack.

### Dependents of Veterans Waiver

Children and dependents of California Veterans who have service-related disabilities and children and dependents of a service-related, deceased veteran may qualify for fee waivers at California Community Colleges, California State Universities or Universities of California. Contact the local Veterans Service Office for more information at 530.283.6275.

*Are you a dependent of a veteran? You may be eligible for a fee waiver to attend Feather River College.*

## Feather River College Scholarships

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### Foundation Scholarships

A \$1,000 two-year scholarship, payable each semester in the amount of \$250, is available to current FRC students and to 2005 high school graduates. To maintain this scholarship, students must be enrolled in 12 units each semester. In order to renew the scholarship for the second year, the student must have completed 24 units with a GPA of 3.0 or better. Applications are available in the Financial Aid Office and on the financial aid website at [www.frc.edu/financialaid](http://www.frc.edu/financialaid).

- Students must work towards an approved degree or certificate.
- Students must maintain Satisfactory Academic Progress in their declared programs of study.
- An FRC Counselor must prove sufficient structure in a student's educational eligibility certification, including review of transcripts from any other previously attended colleges.
- Students must use Federal Student Aid only for educational expenses.

### *Stay Organized!*

*Keep copies of your financial aid documents in a folder or notebook. Organizing your records so that they are easy to locate will save you time in the long run!*

### Use of Funds

Financial aid must be used only for approved educational expenses at Feather River College during the enrollment period. Approved expenses include "direct" costs such as tuition, mandatory fees and books. Other costs that **may be considered** are "indirect" costs, such as room and board (rent, food, utilities, household supplies), transportation (bus fare, gas, minimal vehicle maintenance), miscellaneous and personal (clothing, laundry, personal care).

Financial aid is available to assist eligible students by minimizing the financial burden of attending college. It is intended to assist, **NOT REPLACE**, resources needed to meet the cost of education. It is intended to pay for expenses that are incurred as a result of going to college and not intended to pay for day-to-day living expenses.

### Denial of Financial Aid

Financial aid may be denied for the following reasons:

1. Student is in default on a student loan or is not making satisfactory payments on a defaulted loan from a post-secondary institution.
2. Has a federal grant overpayment.
3. Falsifying information on the application or documentation.
4. Not meeting Satisfactory Academic Progress standards.
5. Is dismissed or subject to dismissal status from Feather River College.
6. Student has been convicted of a drug-related offense.

### Holds

**The Financial Aid Office may place a transcript or registration on "hold" for overdue, outstanding emergency loans, and/or federal aid overpayments.**

## Federal Family Education Loan Program Guidelines

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### Eligibility Requirements to Receive a Student Loan

1. U.S. citizen/national, permanent resident or an eligible noncitizen.
2. Have your Pell Grant eligibility determined.
3. Currently be enrolled in at least six (6) units in an eligible program.

### **In order to receive financial aid at Feather River College, students must abide by the following terms:**

- Comply with the Federal Pell Grant regulations, which prohibit a student from receiving Federal Pell Grants from more than one institution at the same time.
- Enroll at Feather River College in a program leading toward a certificate or a degree. The certificate program must include 16 semester units.
- Understand that there is a unit limitation given to all students to complete their educational goals. This includes ALL previously attended colleges and all units attempted at Feather River College.
- A student who never attends a class or is dropped from the class by the instructor may be subject to reduction or cancellation of his/her financial aid and may owe a repayment of funds.
- Eligibility for financial aid depends on maintaining **Satisfactory Academic Progress**, according to the standards of Feather River College. If a student fails to meet the standards under this policy, he/she will be disqualified from financial aid for the following award year.
- When a refund on Federal Pell Grant and/or Federal SEOG is owed or a student is in default of Federal Stafford Loan, PLUS, SLS, or Perkins Loan from any institution, he/she are not eligible for federal aid.
- If a student receives financial aid and then withdraws or is dropped from all classes prior to the end of the semester, he/she may be asked to repay all or a portion of financial aid disbursed for that semester.
- Feather River College may deduct from a student's grant or loan check or a parent's PLUS Loan checks any applicable fees owed to the college and refund the balance to the student.
- Information provided on a financial aid application and other documents must be true and correct. Feather River College may verify any and/or all information submitted to this office. The student must notify the Financial Aid Office of receipt of other financial assistance or resources.
- **A student must promptly notify the Academic Records and Financial Aid Offices of any change in address, change of name, or drop or withdrawal from classes.**

### **Eligibility Requirements for Federal Student Aid**

- Students must be U.S. citizens or eligible noncitizens.
- Students must have a valid Social Security Number.
- Male students must be registered with the Selective Service (if required).
- Students must have a high school diploma, GED, California Proficiency Exam certificate or pass an Ability To Benefit test at FRC.
- Students must demonstrate financial need for need-based aid.
- Students must use student financial aid funds for educational purposes.

## **Faculty, Staff, and Program Scholarships**

The **Academic Senate** provides two \$500 scholarships for returning students who have completed 12 units at Feather River College. Applicants must have a GPA of 3.00 or higher. Applications are available in the Financial Aid Office.

The **California State Employees Association #712 (CSEA)** provides one \$500 scholarship. This scholarship is available to a recent high school graduate or a continuing FRC student. Students must have a cumulative GPA of 2.5 and be able to demonstrate community and/or school involvement. Applications are available in the Financial Aid Office.

The **Classified Senate** provides a \$100 to \$600 book and supplies scholarship to students who have previously completed 12 units at FRC. Students must be enrolled full time and have a GPA of 3.0 or better. These scholarships are intended for continuing FRC students. Applications are available in the Financial Aid Office.

The **Cooperative Work Experience Education (CWEE) Scholarship** provides a \$300 scholarship for returning students. Students must be enrolled full time, with a GPA of 3.0, and have demonstrated consistent achievement and excellence in community service. Applications are available in the Financial Aid Office.

The **Faculty Union** provides two \$300 scholarships for currently enrolled students who will be continuing their education at FRC. Applicants must be enrolled full time and have a GPA of 3.5 or higher. Applications are available in the Financial Aid Office.

### **Other Scholarship Opportunities**

The Financial Aid Office maintains information on other scholarships available to FRC students, and the Career/Transfer Center (located in the Counseling Office) has the CASHE computer program of scholarships available to college students.

You may also find many scholarship opportunities by accessing these sites:

- [www.fastweb.com](http://www.fastweb.com)
- [www.finaid.org](http://www.finaid.org)
- [www.scholaroid.com](http://www.scholaroid.com)
- [www.collegeboard.com](http://www.collegeboard.com)

*Scholarships can be awarded based on your past academic successes, your financial need and/or any work experience or community involvement. Be sure to look into all of your scholarship opportunities before and during your enrollment at FRC.*

### **Federal Work-Study (FWS)**

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Federal Work-Study provides jobs to students with financial need, allowing them to earn money to help pay educational expenses. This part-time work adds both breadth and depth to the educational experience, and it can be a valuable asset when seeking employment after graduation.

A student becomes eligible for Federal Work-Study through the Financial Aid Office. A student is required to file the **Free Application for Federal Student Aid (FAFSA)** for the appropriate school year and have a completed financial aid file before he/she can be placed on a Federal Work-Study job.

Students are provided the opportunity to meet part of their financial need by working on or off campus. Campus jobs may be for faculty or in departments such as the **Bookstore, Child Development Center, Library, Administrative Offices and Career Transfer Center**. Students may work 10-20 hours per week while school is in session and 40 hours per week during vacation periods. Salary received for a Federal Work-Study job is at least equal to the current minimum wage. Timesheets are due to the appropriate supervisor by the end of each month, and checks are issued on the 10th of each month.

Federal Work-Study awards represent the amount of money that a student is able to earn as wages. Placement in a Federal Work-Study job depends on your skill, availability of jobs and the hours you are available and eligible to work.

If a student does not qualify for the Work-Study program, there are other work programs they may be eligible for. To check on the availability of all jobs, contact the Career Transfer Center.

## Loan Programs

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### Federal Family Education Loans

Feather River College participates in the following Federal Family Education Loan Programs: Subsidized and Unsubsidized FFELP Loans and FFELP PLUS Loans for parents. Loan programs, except PLUS, require students to complete a FAFSA and to submit required loan documents to the Financial Aid Office.

### Subsidized Stafford Loans

These loans are available to students who demonstrate financial need. The federal government pays the interest on the loan on the student's behalf while the student is enrolled in school at least half time and during the six-month grace period or periods of deferment.

### Unsubsidized FFELP Stafford Loans

These loans are available to middle-income borrowers who do not qualify for federal interest subsidies under the Subsidized FFELP Stafford Loan Program. The borrower may pay the interest charges while in school and during deferment and grace periods, or have the interest accumulate. The student must be enrolled in a minimum of six units to receive any federal student loan.

### FFELP PLUS Loans (Loans for Parents)

PLUS Loans enable parents with a good credit history to borrow for the educational expenses of each child who is a dependent undergraduate enrolled at least half time.

Enrollment status at Feather River College is determined at the time the school's census rosters are processed, with the exception of classes shorter than 9 weeks in duration. Enrollment in these classes will be monitored on an individual basis. Enrollment status for students who receive their financial aid disbursement after the census date is based upon their enrollment at the time they become eligible for payment.

A student's GPA and rate of completion will be evaluated at the end of each academic year. If a student drops below a cumulative 2.0 GPA, exceeds his/her unit limit or doesn't complete 70% of his/her units **attempted** as determined by his/her enrollment status, he/she will be placed on academic and/or progress probation/disqualification. **Grades of IP, F, NC, W, RD, or I are not considered units completed** in determining the 70% rate of completion.

Unit limit is evaluated at the end of each semester. Students who are close to reaching their maximum unit limits will receive a letter of "warning." Once a student has reached his/her limit, a disqualification letter will be sent. The letter will offer the student the option of appealing his/her status and will include the documents necessary to complete the appeal process.

### Academic Probation/Disqualification

If a student does not meet the minimum GPA requirement or unit completion rate, he/she will be placed on financial aid probation. During this time, he/she will not be eligible for financial aid and must be enrolled in at least 6 units for one semester before financial aid eligibility will be reinstated. If a student fails to complete sufficient units when eligibility is reinstated, the student will be disqualified for financial aid. If a student's cumulative units exceed the maximum limit of 90 units, an appeal must be submitted to the Financial Aid Office for consideration of extending financial aid eligibility through the student's agreed upon program completion date.

### Disqualification Appeals

Students may appeal decisions made based on the SAP policy concerning GPA, completion rate or attempted unit limit. Appeal forms and guidelines are available in the Financial Aid Office. The student must complete and submit the Appeal Form to the Financial Aid Office to request a review by the Financial Aid Appeal Committee. The Financial Aid Appeal Committee will review the appeal and eligibility for financial aid may be extended. Any time a student becomes eligible to receive financial aid, he/she is subject to the provisions of this Satisfactory Academic Progress Policy. For more information on appeals, please refer to the Financial Aid Appeal Guidelines, which is available in the Financial Aid Office.

### Grade Change

It is the responsibility of the student to notify the Financial Aid Office of a grade change at the time it is made in the Records Office. The Financial Aid Office will evaluate the student's academic records to determine if he/she has regained financial aid eligibility as a result of the grade change.

## Satisfactory Academic Progress Policy

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Federal regulations require that all students receiving Title IV aid meet or exceed the Satisfactory Academic Progress Policy established at the institution of attendance. It is the established policy at Feather River College that the Financial Aid Office will evaluate a recipient's progress.

### Ability to Benefit

The above criteria is mandated by the federal Department of Education and states that in order to receive federal financial aid, a student must be qualified to study at the post-secondary level. For student financial aid purposes, a student with a high school diploma or its recognized equivalent is considered eligible. Students who pass approved ability-to-benefit (ATB) tests will also be qualified.

### Academic Requirements

In addition, a student must be enrolled in an eligible program for the purpose of completing an AA/AS degree, a transfer program or a certificate program. The average maximum limit stated below establishes a unit limit for making Satisfactory Academic Progress towards completing a program of study. A maximum of 30 remedial credits may be excluded from this limitation.

**AA, AS, Transfer:** 90 attempted units\*

**Certificate Program:** 52 attempted units\*

*(W Grades Excluded)*

*\*May vary according to individual program.*

The unit limitation given to students to complete their educational objective will include **ALL** previously attended colleges and/or universities, regardless of whether or not aid was received. Prior degree applicable units from other institutions will be noted on the Educational Eligibility Certification, which is signed by both the counselor and the student. Grades of W (withdraw) do not count as units attempted. Once this time frame is reached, a student will be disqualified from financial aid. It is the responsibility of the student to be aware of their cumulative attempted units. Federal regulations state that for an undergraduate program, the maximum time frame may not exceed 150% of the published length of the program.

Students shall maintain a 2.0 **cumulative** Grade Point Average (GPA).

Students must make progress towards their academic goals. At the end of each academic year, at least 70% of all units attempted, as determined by their enrollment status, must be completed.

Although students may not have received financial aid while previously attending Feather River College, their cumulative GPA and unit limit are evaluated for SAP at the time they become eligible for financial aid.

Repayment of PLUS Loans begins immediately after the final disbursement of the loan occurs, with the first payment due within 60 days. Interest on the loan begins to accrue with the first disbursement.

### Emergency Loan Program

Feather River College has a short-term loan available to enrolled students. Applications for amounts that exceed the \$200 limit are referred to the V.P. Student Services for consideration. The applications are available in the Financial Aid Office. There is a 30-day repayment requirement. Although three loans are allowed per semester, previous emergency loans must be paid in full before subsequent loans will be granted. A hold will be placed on the records of students who have not repaid their emergency loans within 30 days, and the student may be prohibited from enrolling in subsequent semesters until the loan has been repaid.

## Financial Aid Eligibility

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When your FAFSA is processed, a federal need analysis formula is applied to the information you provided. The formula result is called the Expected Family Contribution (EFC) and is used to measure your family's financial strength on the basis of income and assets, household size and number of family members in college. It indicates how much money you and your family are expected to contribute toward your cost of attendance for the school year. Most awards are "packaged" from one or more financial aid programs. **Your aid from all sources cannot exceed the cost of attendance.**

$$\text{COST minus EFC} = \text{NEED}$$

Feather River College makes every effort to package financial aid awards to best meet the individual needs of the eligible student. Financial aid is initially awarded under the assumption of full-time enrollment. Students attending less than full time can expect to have their awards adjusted.

*The information you supply on the FAFSA is used to calculate your Expected Family Contribution (EFC). The Feather River College Financial Aid Office will determine your financial need by subtracting the EFC from the Cost of Attendance (on following page) and will determine your financial aid package accordingly.*

## What Does It Cost to Attend Feather River College?

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The cost of attendance listed is used by the Financial Aid Office to determine your financial need for one academic year (two semesters). The budgets are reviewed annually to reflect changes in education-related costs in this area. This budget is based on average full-time enrollment of 14 units for 9 months.

	California Residents With Parents	California Residents Off/ On Campus	Out of State	Good Neighbor
<b>Fees</b>	\$728	\$728	\$5,628	\$1,176
<b>Books/Supplies</b>	\$1,100	\$1,100	\$1,100	\$1,100
<b>Room/Board</b>	\$3,200	\$7,200	\$7,200	\$7,200
<b>Transportation</b>	\$850	\$850	\$950	\$950
<b>Miscellaneous</b>	\$1,700	\$1,750	\$1,800	\$1,800
<b>Total</b>	<b>\$7,578</b>	<b>\$11,628</b>	<b>\$16,678</b>	<b>\$12,226</b>

### Notes

1. Estimate based on 9 months; Tuition/Fees based on full-time enrollment of 14 units at \$26/unit.
2. Good Neighbor Tuition/Fees based on full-time enrollment of 14 units at \$42/unit.
3. Out-of-State Tuition/Fees based on full-time enrollment of 14 units at \$175/unit tuition fees, plus \$26/unit enrollment fee.
4. Documented childcare expenses and documented other expenses associated with a student's handicap may be added to their cost of attendance.

### Example

Let's assume that you are a freshman student who will live at home. The Feather River College budget for this category of student is \$7,578 for the 2005/2006 academic year. Therefore your financial need would be calculated as follows:

FRC Budget	\$7,578
Expected Family Contribution	<\$100>
Financial Need	\$7,478

Federal Pell Grant (Estimated)	<\$4,000>
Remaining Need	\$3,478

Pending additional eligibility and availability of funds, these programs may meet a student's remaining need:

- FSEOG \$250
- FWS (Federal Work-Study) \$1,500
- Subsidized Loan \$1,728

### Verification of Financial Aid Eligibility

1. The Feather River College Financial Aid Office receives the student application data electronically from the federal processing center and generates a preliminary award package based on the student's FAFSA data. An award notice is mailed to the student with a request for supporting documentation necessary to complete the file review and verification of eligibility. Requested documents may include Tax Returns, Verification Worksheets, Income Certification and a Student Financial Aid Agreement explaining the student's rights and responsibilities.

**Verification** is an effort on the part of the United States Department of Education and Feather River College to ensure that financial aid funding is disbursed only to eligible students. Federal regulations require FRC to verify 30 percent of selected applicants. An applicant is defined as any prospective student who has listed FRC on the FAFSA. The Financial Aid Office will also require verification when it has been determined that conflicting information or exceptionally low income has been reported on the student's FAFSA. This procedure ensures that awards are made on the basis of accurate information.

The items subject to verification include, but are not limited to:

- 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
- Untaxed income and benefits (such as TANF, disability, child support, Social Security, untaxed portions of unemployment insurance and earned income credit)

Students are asked to provide all required documentation as soon as possible. Students failing to provide the documentation will not be eligible to receive federal assistance.

If the verification documents are incomplete, the student will be asked to complete any required items and return them to the Financial Aid Office. Eligibility cannot be finalized until all requested information is received and reviewed by the Financial Aid Office.

2. Once the student's completed file has been verified for accuracy, the Financial Aid Office then submits this information for authorization to the federal government for payment to FRC. The student may then be eligible to receive his/her grant payment in the next disbursement cycle. Disbursements are processed on a weekly basis through the semesters.
3. Federal regulations require that all students receiving Title IV aid meet or exceed the Satisfactory Academic Progress Policy established at this institution. The Financial Aid Office will evaluate a recipient's progress at the end of each academic year. This evaluation includes a review of percentage of units completed and GPA. The unit limit requirement is reviewed at the end of each semester.
4. All files must contain an Information Sheet (mailed to each applicant) and a copy of a student's completed educational plan. The Satisfactory Academic Progress Policy, Financial Aid Guidelines and Loan Guidelines are included in this handbook. It is the student's responsibility to read and understand these policies and guidelines.