

Financial Aid Handbook

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1. Message to the Student

Financial aid is *money for college*. It is provided by the United States taxpayers to ensure that *everyone* who wants a college education has the financial ability to pay for their college expenses.

Financial aid is also a *partnership* between you—the student—and the college that provides the money to help pay college costs. If you receive financial aid, it is expected that you will enroll in courses needed to complete your chosen program, work hard at learning, and move responsibly toward successful completion of your educational goal.

Most financial aid is awarded to students based on how much money is *needed*. The financial aid application process is set up to measure (in a fair way) how much each individual student needs. Many of the rules associated with receiving financial aid have been developed to make sure you, as a student, are treated fairly and also to guarantee you take your share of responsibility in the *partnership*.

This handbook is your student guide to information about the financial aid programs at Diablo Valley College. Please read it carefully so you can become familiar with the process of applying for financial aid, know what programs are available, and understand what you must do to remain eligible to receive aid while completing a program here.

We understand that the rules that govern the financial aid programs can sometimes be complicated. However, the staff of the Diablo Valley College Financial Aid Office is available to answer your questions and provide special assistance if and when you need it.

Please stop by the Financial Aid Office in the Business Education Building – First Floor or call us at (925) 685-1230 Ext. 2290 or 2363. We will be happy to assist you. Please let us know if you need assistance as a non-English speaking student. We can make arrangements to provide information in your native language.

Brenda Jerez
Director, Financial Aid

2. What is Financial Aid?

Financial Aid is available in the form of *grants* (gift aid), *loans* (that must be repaid), and *jobs* awarded by Diablo Valley College to students who demonstrate a need for financial aid. To demonstrate need, students complete and submit the required applications.

Financial aid is used to pay for mandatory fees, books, transportation, room and board, and other educationally related costs you have as a student while attending Diablo Valley College. Students must be enrolled at Diablo Valley College for the majority of their Contra Costa Community College District (CCCCD) units to receive financial aid at Diablo Valley College.

Student Eligibility . . .

To be considered eligible for and receive Federal and most State financial aid, an applicant must:

- Be a U.S. Citizen or an eligible non-citizen (permanent resident, resident alien, refugee, and asylee). NOTE: State of California programs may have a less restrictive residency requirement for non U.S. citizens;
- Be enrolled or eligible for enrollment at Diablo Valley College;
- Have completed the matriculation process which involves testing, placement, college orientation, and counseling;
- Be enrolled in a degree, certificate, or eligible transfer program. NOTE: Enrollment in a program with the intent to transfer to another community college is NOT eligible;
- Be making satisfactory academic progress according to financial aid policy;
- Have financial need as demonstrated through application on the Free Application for Federal Student Aid (FAFSA);
- Males must be registered with Selective Service, if required by law;
- Have a high school diploma, a GED (General Equivalency Diploma), their equivalent, or have passed an ability to benefit test from the Assessment Center;
- Not be in default on a Federal student loan or owe a repayment on a Federal student grant;
- Supply an accurate Social Security Number and name.

3. How do I apply?

All financial aid applicants must complete certain forms. Most application forms must be completed for each award year. Some students may be required to complete and submit more forms than others, depending on their individual circumstances. A packet of application materials and instructions is available at the Financial Aid Office, beginning in January preceding each award year. The award year begins with the summer term (for work-study only,) and includes the following fall and spring terms. Following is a list of required applications and forms:

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

All applicants for financial aid must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA collects the family and financial information of the student. When the FAFSA is completed and sent to the Federal processor, this information is put through the *eligibility determining formula* and an Expected Family Contribution (EFC) is calculated. A Student Aid Report (SAR) is then mailed back to the student. The student must then take the SAR to the Diablo Valley College Financial Aid Office—which will base the financial aid award on the student's EFC number.

RENEWAL FAFSA (Optional Application)

In the second or subsequent year(s) of application, a Renewal FAFSA is sent to the student by the Federal processor. The Renewal FAFSA looks like a SAR and asks the student to update the information from the previous year. Completing and mailing the Renewal FAFSA will result in a current year SAR being mailed to the student. Renewal FAFSAs are mailed to students in November. If a student does not receive a Renewal FAFSA, he/she can use a FAFSA application to reapply for the upcoming year.

FAFSA on the WEB (Optional Application)

Students can also apply electronically over the Internet at the www.fafsa.ed.gov. First time web applicants need to print and submit a signature page. Students that apply electronically in subsequent years are not required to print and submit an additional signature page.

STUDENT AID REPORT (SAR)

Processing of the FAFSA normally takes two to four weeks. A SAR will be mailed to your home address. The SAR is your notification that the FAFSA has been processed. When the SAR is received, it must be checked for accuracy and then brought to the Financial Aid Office for review.

FINANCIAL AID AND ACADEMIC TRANSCRIPTS

Students transferring to Diablo Valley College after attending other *non-District* colleges in the Summer 2001, Fall 2001, or Spring 2002 terms will need to request a Financial Aid Transcript (FAT) be sent to Diablo Valley College from the other institution. These FATs must be sent, regardless of whether the student received financial aid or not.

Students transferring to Diablo Valley College from a college or university outside of the Contra Costa Community College District must also have *sealed, official* academic transcripts sent to the Diablo Valley College Admissions Office—from all colleges and universities attended.

ABILITY TO BENEFIT ASSESSMENT

Students, who do not have a high school diploma, GED, or equivalent, must take an assessment test to make sure they are able to benefit from the curriculum of Diablo Valley College. If you are required to take an Ability to Benefit Test, please contact the Assessment Center at (925) 685-1230 Ext. 2545 for testing times.

OTHER FORMS AND DOCUMENTS

A certain number of students are required each year to verify the information they supplied on the FAFSA. Those students will be required to submit additional information after the SAR data is received and reviewed by the Financial Aid Office. Always keep copies of the tax forms you and your family submit to the Internal Revenue Service, since copies of these will be requested if your application is selected for verification. Telefilers will need to submit a signed copy of the worksheet used to file by phone.

The Financial Aid Office may also need copies of INS (Immigration and Naturalization Service) documents to verify eligible non-citizen status, verification of Selective Service registration, a copy of the student's Social Security Card, and/or a Verification Worksheet. The Financial Aid Office will notify you if additional information is required to complete your file. All of these other forms are submitted directly to the Financial Aid Office. **DO NOT MAIL THEM TO THE FEDERAL PROCESSOR WITH YOUR FAFSA.**

4. What are the Deadlines?

FEDERAL AID DEADLINES

You may file your FAFSA or Renewal FAFSA anytime after January 1 for the next Fall and Spring semesters. Financial aid funds, though, are limited in the **Federal Supplemental Educational Opportunity Grant** (FSEOG), the **Federal Work-Study** (FWS). To make sure your application is considered for these types of federal aid, the FAFSA should be completed no later than **March 2** preceding the financial aid award year for which you are applying. Applications for the 2008-2009 school year, for example, should be filed by **March 2, 2008**. If funds remain after awarding students who have met those deadlines, the Financial Aid Office will continue to make awards on a first-come, first-served basis.

Applications for financial aid funds that are not limited, such as **Federal Pell Grants** and **Federal Stafford Loans**, can still be filed through the Spring term of the award year. The absolute deadline for filing a FAFSA for Federal Pell Grant for the 2008-2009 award year is May of 2009. A SAR (or ISIR) must be received by the last day of attendance for the Spring 2009 term. Federal Stafford applications are accepted until November 2 of the award year for the Fall term and April 15 of the award year for the Spring term.

CAL GRANT DEADLINES

For the 2008/2009 school year, March 2 is the **absolute deadline** for applying for a Cal Grant. To apply for a Cal Grant, a student must submit both a FAFSA to the federal aid processor and a CAL Grant GPA Verification Form to the California Student Aid Commission. Beginning in the 2008/2009 school year, Community College students who miss the March 2 deadline will have a secondary September 2 deadline.

5. What kind of Financial Aid can I receive?

GRANTS

Grants are gift aid that does not need to be repaid. Grant awards are normally reserved for students with the highest financial need. Grant programs available at Diablo Valley College include:

FEDERAL PELL GRANT:

Students are automatically considered for a Federal Pell Grant when they file the FAFSA. Students who receive an Expected Family Contribution (EFC) of \$4110 or less on the Student Aid Report (SAR) are eligible for a Federal Pell award. Students may receive a Federal Pell Grant for enrollment in one or more units; (depending on EFC) however, awards for students enrolled less than full-time (12 units) are prorated based on their enrollment status.

Awards range from: *\$400 to \$4,310*

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG):

FSEOG is a grant award made by Diablo Valley College to students with exceptional need. Because funds are limited, students who apply early and are eligible for Federal Pell Grant receive first priority consideration for FSEOG. Students are automatically considered for FSEOG when they complete the FAFSA by the March 2 priority deadline. Awards for less than full-time (12 units) are prorated based on enrollment level.

Awards range from: *\$100 to \$600*
Priority application deadline: *March 2*

BOARD OF GOVERNOR'S WAIVER (BOGW):

The State of California offers a BOGW for California residents who are eligible for need-based financial aid. The BOGW pays for the enrollment for the student for the academic year once eligibility has been determined. Other fees, for parking and student union for example, must be paid by the student.

Students who do not apply for Federal financial aid may qualify for a BOGW if they meet the State defined income requirements. The income standards listed below are based on income for the 2003 tax year. If the student is considered independent, school would use the student income only. If the student is considered dependent, schools would use the parent income only.

Number in Household	Total Family Income (Include Adjusted Gross Income and/or all Untaxed Income)
1	\$14,700 or less
2	\$19,800 or less
3	\$24,900 or less
4	\$30,000 or less

Add \$5,100 for each additional dependent.

In addition, students can qualify for the BOGW if the student (if considered independent) or the parent of the student (if the student is considered dependent) is a current recipient of TANF (AFDC), General Assistance, SSI/SSP, or have certification from the California Department of Veterans Affairs or the National Guard Adjutant General that they are eligible for a dependents fee waiver.

BOGW applications are available in the Financial Aid Office. If a student does not meet the BOGW criteria listed above, they need to file a FAFSA for a BOGG eligibility determination. **IT IS STRONGLY RECOMMENDED THAT A STUDENT APPLY FOR FEDERAL AID AS WELL AS FOR THE BOGW PROGRAM.**

CAL GRANT A, B, AND C:

Cal Grants are for California residents only. They are awarded by the California Student Aid Commission for attendance at California schools. Awards are based on financial need and academic performance. If eligible for Cal Grant A, this grant is put on reserve while attending a California Community College. Students who receive Cal Grant B usually do so by applying in high school since Cal Grant B is not awarded to students who have completed more than 16 units of college level work (excluding all ESL and up to 30 units of remedial course work.) Cal Grant C is awarded to students enrolled in vocational programs, such as the Dental Hygiene Program, Early Childhood Development, Addiction Studies. Please see Diablo Valley College Catalog for other Vocational Programs offered. Students who appear to be eligible to receive Cal Grant C will also receive a Supplemental Form to complete. In addition to filing the FAFSA by the March 2 deadline, students applying for Cal Grant must also file a GPA Verification Form by March 2. Students who plan on attending a Community College and have missed the March 2 deadline date, can apply for the Cal Grant by submitting a GPA Verification Form no later than September 2. Students must be enrolled at least half-time (6 units) to receive Cal Grants. Awards for less than full-time (12 units) are prorated based on their enrollment level.

Maximum awards are:

Cal Grant B \$1,551
Cal Grant C \$ 576

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES (EOPS):

EOPS is a State-funded program, which provides book vouchers, grants, and support services to high-need, educationally disadvantaged students who are California residents. Final eligibility for EOPS and CARE (Child Care Reimbursement) is determined and coordinated through the EOPS Office. Please contact the

EOPS Office for further information at (925) 685-1230 Ext. 2236 or 2366.

WORK STUDY EMPLOYMENT

FEDERAL WORK STUDY (FWS):

FWS is employment financed with Federal funds. Students who apply for financial aid by March 2 are given priority. Students receive a monthly paycheck for hours worked. The hourly rate range from \$8.03/per hour to \$9.74/per hour. The total a student may earn

depends on the amount of the FWS award for the student, which is determined by the Financial Aid Office. Many jobs are designed to assist students in providing service to the community. Please contact the Financial Aid Office - Faidra Rodriguez for further information at (925) 685-1230 Ext. 2399

Maximum Annual Award: \$6,500
Priority application deadline: March 2

CALWORKS WORK STUDY (CWS)

CWS is employment for CalWorks recipients. It is financed with state funds. Please contact the CalWorks Coordinator - Cheryl Akoni for further information at (925) 685-1230 Ext. 2890.

LOANS

Loans are financial aid funds that the student repays after she or he completes a program of study or stops going to school. Educational loans have a low interest rate and an extended repayment period, which makes them easier to repay than most non-educational loans. But because loans must be repaid from future earnings, Diablo Valley College recommends that students use all other possible resources first and borrow ***only when it is absolutely necessary***. Students who are planning to transfer to four- year colleges, especially, should be aware that loans are almost always the largest portion of a financial aid package at those colleges and should consider total educational indebtedness before borrowing at Diablo Valley College.

Federal Family Educational Loans (FFEL), which include Federal Stafford Subsidized, Federal Stafford Unsubsidized, and PLUS loans, have origination and insurance fees of

2-4% deducted from the loan proceeds before the loan is received. These fees must also be repaid.

To ensure students are aware of all the provisions and responsibilities of borrowing from the educational loan programs, all loan applicants must attend an entrance interview loan counseling meeting before receiving an initial loan check disbursement, and an annual loan exit interview. Students may request a loan by completing the "Loan Request Form."

SUBSIDIZED AND UNSUBSIDIZED FEDERAL STAFFORD LOAN:

Federal Stafford Loans are made through lending institutions such as banks and credit unions. Students who are enrolled in at least six units and who demonstrate financial need through the financial aid application process can have the interest paid (subsidized) on Federal Stafford loans by the Federal government while they are in school. Students who do not demonstrate need for Federal Stafford may still obtain the loan; however, interest will be charged directly to the student (unsubsidized). Interest on unsubsidized loans starts to accrue at the time of check disbursement.

Federal Stafford loan interest changes annually and is based on Federal Treasury Bill rate. Interest will never exceed 8.25%. Monthly repayments, which begin six months after enrollment stops or drops below half-time, are based on the total amount borrowed but will

never be less than \$50 per month. In addition to the FAFSA, this loan requires a separate loan application (available in the Financial Aid Office).

Annual Maximum: \$3,500 until completion of 30 units

\$4,500 after completion of a minimum of 30 units

Applications Accepted: Through November 1 for fall term; Through April 25 for spring term.

Sample Subsidized Federal Stafford Repayment			
Loan \$ Amount	Monthly Payment	Total Interest	Total Prepaid
2,625	53	569	3194
5,250	82	1,624	6,874
8,000	97	3,647	11,647
12,000	146	5,471	17,471

FEDERAL ADDITIONAL UNSUBSIDIZED STAFFORD

Federal Additional Unsubsidized Stafford Loans, like Subsidized Federal Stafford Loans, are made through lending institutions. Only students who are considered to be independent may apply for this type of Federal Stafford. Because they are significantly more costly loans, with interest accruing while the student is in school, Diablo Valley College **strongly discourages borrowing through this program**. Students must exhaust all other resources and demonstrate that enrollment cannot continue without these additional loan funds. Applicants must also apply for Subsidized Federal Stafford Loans before applying for this type of Federal Stafford. Interest rates for this loan is variable, changes annually, but will not exceed 8.25%. Students who are considering the additional unsubsidized Federal Stafford must make an appointment with the loan coordinator for additional loan counseling.

Annual Maximum: \$4,000

*Application Accepted: Through November 2 for fall term;
Through April 25 for spring term.*

FEDERAL PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS):

Federal PLUS loans are loans borrowed by parents of dependent students and are also made through banks. Repayment and interest accrual begins on the day of disbursement. The interest rate is variable and changes annually, but will not exceed 9% for new borrowers.

Annual Maximum: \$4000

*Application Accepted: Through November 2 for fall term;
Through April 25 for spring term.*

6. Diablo Valley College Loan Policy

In an attempt to decrease the number of student loan defaults and lower the level of student loan indebtedness, Diablo Valley College (DVC) will implement the following student loan policy for the 2001/2002 academic year.

DIABLO VALLEY COLLEGE STUDENT LOAN PHILOSOPHY

While Diablo Valley College believes that student loans are an integral part of the federal aid programs, we are deeply concerned about student loan default and high student loan indebtedness. Therefore, whenever possible, we will encourage students to select work-study or off-campus employment instead of student loans. In addition, we will encourage students to borrow as little as possible at the community college level—where educational costs are lower than at four-year colleges and universities.

LOAN APPLICATION: Probation or Suspension

Diablo Valley College will now require loan applicants to submit a written request for student loans. Loan requests will be considered on a case-by-case and year-by-year basis. Since research has shown that students who have academic progress problems are more likely to fall into default, a student's academic progress (or lack of it) will play a substantial part in the determination of the loan request. In some cases, the student's request may be approved, but the amount of the loan may be reduced.

LOAN APPROVALS

Students whose loan requests are approved will be sent a loan application. At the loan entrance interview, a Lender Representative will provide the student with essential repayment and deferment information regarding the loan. In addition, the Lender Representative will accept the student's completed loan application. The loan application will then be certified by the Diablo Valley College Financial Aid Office and sent to the lender.

LOAN EXIT INTERVIEWS

In order to ensure that student borrowers are fully informed on loan repayment and deferment issues, loan recipients will be required to have a loan exit interview each academic year that they remain enrolled at Diablo Valley College.

ADDITIONAL GUIDELINES

1. Students, whose loan requests for a Stafford Loan are approved for the academic year in the Fall Term and then go on Financial Aid Probation for the Spring Term (before their loan applications are certified), will not have their loan applications certified. They will need to re-submit a "request for student loan" form.
2. First time Stafford Loan borrowers in the first year of their academic program must wait 30 days into their first semester to receive their first check. In addition, they will be required to have a special "first time borrower" loan information meeting with the Financial Aid Director before the first check will be released.

7. How is my eligibility determined?

There are four basic steps used to determine how much financial aid you may receive. These steps are:

STEP 1

DETERMINING YOUR EXPECTED FAMILY CONTRIBUTION (EFC)

Expected family contribution is the amount of money you (and your family, if you are dependent) can realistically be expected to contribute toward your educational costs while you are in school. It is calculated from the FAFSA you submit to the Federal processor. The calculation to determine your individual family contribution is based on the financial and other information you supply for you and your family. This contribution is subtracted from your student budget when determining the amount of your award. If you are considered an Independent Student, only your information (and your spouse's, if you are married) is used to calculate the expected family contribution. If you are a Dependent Student, yours and your parents' income information is also used.

You are considered an Independent Student if any one of the following applies to you:

- You are at least 24 years old, or
- You are married, or
- You have legal dependents of your own, or
- You are a veteran of the U.S. Armed Forces, or
- You are a ward of the court or both of your parents are deceased.

You are considered a Dependent Student and must supply information about your parents on your FAFSA if NONE of the conditions above apply to you.

STEP 2

DETERMINING STUDENT BUDGET:

A standard student budget is constructed for all financial aid recipients, which includes the average costs associated with attending Diablo Valley College. The Financial Aid Office, using surveyed information provided by the California Student Aid Commission and the Chancellor's Office for California Community Colleges develops average student costs for various categories in the budgets.

Standard student budgets are constructed recognizing different costs for three categories of students: self-supporting, not self-supporting, and less than half time. (Less than half-time budgets are used to determine Federal Pell eligibility only.)

	Living With Parents	All Others
Books & Supplies	\$1,260	1,260
Room & Board	3,240	8,334
Transportation	864	990
Personal Expense	2,214	2,214
Fees	500	500
Total	\$8,078	\$13,298

(NOTE: Full-time non-California residents have an additional \$3,720 in tuition added to their budgets.)

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

**STEP 3
DETERMINING FINANCIAL AID ELIGIBILITY:**

When the Financial Aid Office has determined an accurate expected family contribution, it subtracts the family contribution (EFC) from the standard student budget. The result is the amount of financial aid a student is eligible to receive.

	STUDENT COSTS (student budget)
(minus)	- STUDENT EXPECTED FAMILY CONTRIBUTION
(equals)	= STUDENT FINANCIAL AID ELIGIBILITY

**STEP 4
PACKAGING FINANCIAL AID:**

Once a student's financial aid eligibility has been determined, the Financial Aid Office will first include all grant funds that the student is eligible to receive in the award package. If there is remaining need and the student indicated that he/she would accept work, Diablo Valley College will package Federal Work-Study—if funds are available. Federal Stafford Loans will not be packaged for students on Probation. Students requesting loans will need to submit a "Loan Request Form." Requests will be approved on a case-by-case basis. (See: Diablo Valley College Loan Policy.) Students applying before the "priority deadline" will be given first consideration for FSEOG, Federal Work Study.

8. What if I have special circumstances?

The process of determining eligibility for financial aid uses standard formulas and standard student budgets. The Financial Aid Office recognizes that some students have unusual, special circumstances that may not appear in the standard process of determining eligibility. Students with special circumstances are encouraged to contact the Financial Aid Office for review of their financial aid package based on those individual circumstances. Students should bring receipts or other documentation of unusual circumstances.

9. When and How Do I Find Out How Much Financial Aid I Will Receive?

AWARD NOTIFICATION:

The Financial Aid Office normally begins notifying students who meet the March 2 priority application deadline of the amounts and types of their awards during the late summer. Applications received after the priority deadline are processed on a first-come, first-served basis. Award notification normally takes between four to six weeks from the time the student's complete application is submitted to the Financial Aid Office.

SAMPLE AWARD PACKAGES

Please note that eligibility for Cal Grant B or Cal Grant C, other scholarships, and/or student loans would be in addition to these sample award packages. However, as most financial aid awards are need based, your total award package cannot exceed your total financial need. It is the policy of the Financial Aid Office to reduce first loan awards, then Work-Study awards, and finally, FSEOG awards to prevent a student from being over awarded.

Living With Parents				
	On Time		Late	
	High Need	Moderate Need	High Need	Moderate Need
Pell	\$4310	\$2155	\$4310	\$2155
SEOG	600	600	0	0
BOG Waiver	570	570	570	570
FWS	5000	5000	5000	5000
Total	\$10,480	\$8,325	\$9,880	\$7,725

All Others				
	On Time		Late	
	High Need	Moderate Need	High Need	Moderate Need
Pell	\$4310	\$2155	\$4310	\$2155
SEOG	600	600	0	0
BOG Waiver	570	570	570	570
FWS	5000	5000	5000	5000
Total	\$10,480	\$8,325	\$9,880	\$7,725

10. How and When Will I Actually Receive My Financial Aid?

ENROLLMENT VERIFICATION:

Because the amounts of financial aid you are awarded may change depending on how many units you are enrolled in, the Financial Aid Office schedules actual disbursements of financial aid checks after enrollment can be verified. For Federal Pell, FSEOG, and Cal Grant awards, the student's enrollment level for the term is based on the student's actual enrollment on the date of award.

DISBURSEMENTS:

PELL GRANT Awards are divided into multiple payments for the fall and the spring term. Each term you will receive ½ of your annual award distributed as follows:

25% on first payday and the rest of the award, 75%, will be sent out on the second payday. SEOG Awards are divided into multiple payments for fall and spring terms. CAL GRANT Awards will be paid once each term based on the applicable Award Calculation Date.

Federal Stafford Loan checks are disbursed twice during the academic year, one check per semester. Students attending just one semester receive two loan checks during the semester. The Financial Aid Office will notify you when a bank loan check has been received and is ready for disbursement. First time borrowers in the first year of their program cannot receive their first disbursement until 30 days after the beginning of their first semester.

The Payroll Office produces Federal Work-Study checks for disbursement once a month, based on hours worked in the previous month. You must submit a time card for the previous month's hours to be paid for the hours you work.

REQUIRED IDENTIFICATION:

You will always be asked to present one type of photo ID (such as a California driver's license or California Identification Card) each time you pick up a student loan, Federal Pell/FSEOG/Cal Grant, or work study check at the Cashier's Office.

11. Satisfactory Academic Progress Policy (SAP)

To be eligible for federal financial aid, a student must make satisfactory academic progress. The DVC Financial Aid Office has adopted the following satisfactory academic progress policy, which contains elements specified in federal regulations.

I. QUALITATIVE REQUIREMENTS

All financial aid students are required to maintain a minimum overall GPA of at least 2.0.

II. QUANTITATIVE REQUIREMENTS

A. Maximum Time Frame

All financial aid students will be expected to complete their program within 150% of the published length of the program. Students enrolled in 60 unit AA/AS, 4-year transfer, or vocational programs will be expected to complete their program by the time they attempt 90 units. Students enrolled in vocational programs of less than 60 units will be given a maximum time frame (attempted units) that is 150% of their program's length.

B. Completion Rate

To measure whether students are progressing toward completion of their course of study within the maximum time frame, CCCCDCD will evaluate the completion rate of financial aid students at periodic intervals. At each interval, students will be expected to have completed at least 67% of all units attempted. Classes with grades of A, B, C, D, and CR (credit) are considered to have been for progress completed. Classes with grades of F, NC (no credit), I (incomplete), RD (grade withheld) and IP (Incomplete in Progress) will not be considered as completed. All classes taken at other institutions through a consortium agreement will also be included in the completion rate assessment.

III. INCREMENTS

The academic progress of financial aid students will be evaluated twice each academic year—once after fall and once after the spring term. Progress will be evaluated after grades for the previous term are posted.

IV. FINANCIAL AID PROBATION

When the academic progress of financial aid students is evaluated, students whose overall GPA is below 2.0 or whose overall completion rate is below 67% will be placed on Financial Aid Probation. In addition, students who are either transferring to a CCCCDCD college or who are continuing CCCCDCD students, but never previously applied for financial aid, will be placed on Financial Aid Probation if their overall GPA is below 2.0—or if their overall completion rate is below 67%. Students on Financial Aid Probation will be eligible for financial aid during the term that they are placed on probation. After the probationary term, if a student's GPA and completion rate meet the District's minimum standard, the student will no longer be on Financial Aid Probation. Students who do not meet the GPA and completion rate standard will be placed on Financial Aid Suspension.

V. FINANCIAL AID SUSPENSION

Students who have two consecutive evaluations where they fail to maintain the minimum GPA or completion rate requirements will be placed on Financial Aid Suspension. In addition, students who exceed the maximum time frame will be placed on Financial Aid Suspension.

VI. FINANCIAL AID REINSTATEMENT

Students who are suspended because they had two consecutive evaluations which failed to meet the minimum GPA or completion rate requirements will be reinstated if they meet the GPA and completion rate requirements at the next evaluation.

VII. APPEAL OF FINANCIAL AID SUSPENSION

Students who are placed on Financial Aid Suspension may appeal. Both students who have exceeded the maximum time frame and those who have failed to maintain the minimum academic standards will be required to see an academic counselor for an education plan that accurately reflects their goals within the district. In addition, students will be required to submit a letter of appeal, which explains their particular situation. Students who are approved by the appeal committee will be placed on Financial Aid Suspension if they AGAIN fail to maintain GPA or completion rate standards. In addition, students who do not finish their academic program within the time frame granted by the appeal committee will AGAIN be placed on Financial Aid Suspension.

VIII. REPEATED COURSES

Students are allowed to repeat classes for financial aid purposes, provided the classes are allowed under the district's repeat policy as specified in the college catalog. All repeated courses will be included in the maximum time frame assessment, the overall GPA assessment, and the overall completion rate assessment.

IX. TRANSFER COURSES

Courses taken at other institutions will be counted when calculating a student's maximum time frame, provided the courses will apply toward degree or certificate requirements. Courses at proprietary and trade schools will generally not be accepted for credit toward district degree or certificate requirements. Upper division courses from four-year colleges and universities will be counted when calculating maximum time frame. All students with bachelor degrees will be considered to have exceeded the maximum time frame and must be approved by an appeal committee before being funded (student loans only). Foreign courses will be counted if they have been professionally evaluated and accepted by the district. Students, though, with a foreign bachelor's degree will be considered to have exceeded the maximum time frame.

X. ESL COURSES

ESL courses will not be counted when determining the remaining maximum time frame for a student. The academic progress in ESL courses will be considered when assessing both the student's overall GPA and overall completion rate.

XI. REMEDIAL COURSES

The first 30 remedial English and math courses attempted will not be counted when determining the remaining maximum time frame for a student. The academic progress in these remedial courses will be considered when assessing both the student's overall GPA and overall completion rate.

XII. INCOMPLETE COURSES

"I" (incomplete) grades will be considered as "attempted," but will not be considered to have been "completed." If a student's "I" grade changes during a term, it is the student's responsibility to inform the financial aid office of the change. If the change of grade will affect the student's financial aid eligibility, the financial aid office will then do a recalculation during the term. Otherwise, the change of grade will not be factored into the overall completion rate until the next incremental assessment.

12. Special "SAP" Considerations

COMPLETION RATE CALCULATION

The completion rate calculation is as follows:

$$\frac{\text{Units Completed}}{\text{Units Attempted}} = \text{Completion Rate}$$

WITHDRAWALS AND GRADES OF "INCOMPLETE"

Students who withdraw from classes or receive grades of "incomplete" will have those classes included in the "completion rate calculation." "Withdrawals" and "incompletes" will be included with all other classes attempted.

GRADES OF "F" AND "NO CREDIT"

Students who receive grades of "F" or "No Credit" do not receive credit for the classes attempted. Thus, these classes would not be considered to have been completed.

GRADES OF "D" OR BETTER AND "CREDIT"

Students who receive grades of "D" or better and "credit" will receive credit for the classes attempted. Thus, these classes would be considered to have been completed.

REPEATED COURSES

Diablo Valley College, Financial Aid will follow the CCCC policy regarding repeated courses.

PROGRESS IN SUMMER SESSIONS

A student's progress in summer session will be counted when assessing overall completion rate and overall GPA.

13. What If I Withdraw From Diablo Valley College?

If you withdraw completely from classes during the College tuition and fee refund period and a BOGW Waiver paid your fees, you will not receive a refund of the fees paid by the BOGW. If you do not receive a BOG Waiver and your financial aid was used to pay your tuition and fees, your refund will be based on the College refund policy.

If you partially drop classes during a term but do not completely withdraw, your financial aid disbursement may be adjusted according your adjusted level of enrollment. A partial withdrawal could have an effect on your Satisfactory Academic Progress, but will not usually require a repayment of funds.

Repayment requirements:

In accordance with Public Law 105-244, students who receive federal financial assistance and completely withdraw from all classes before completing more than 60% of the semester will be required to return any unearned federal funds. The amount of the repayment will be calculated on a pro-rata basis of the number of calendar days in the term. FWS earnings are excluded from the calculation. Pell Grant, FSEOG, and Stafford Loans (Title IV federal financial aid) will be included in the calculation.

A student's withdrawal date for the purpose of calculating repayment to a Title IV fund will be:

- The date the student provides notification in writing to the Admissions Office that she/he intends to withdraw, or
- The midpoint of the semester for students who do not officially withdraw, or
- The date posted by the instructor indicating the student's last date of attendance in class.

The Financial Aid Office will identify on a weekly basis—through the 60% point in a term — all students who completely withdraw by one of the methods shown above. Diablo Valley College will return any funds due from the institution to the program and will simultaneously notify the student of any funds she/he must repay. If the student has not received unearned funds, she/he will be notified of the availability of those funds. Determination of a repayment will occur within a thirty-day period of the withdrawal. If a student does not officially withdraw, the final grade reports will be used to determine the withdrawal date and Diablo Valley College will return funds and notify students within 30 days of receipt of final grades.

How Is the Amount of Title IV aid to be returned calculated?

The percentage of Title IV aid earned (student may keep money) is determined as follows:

- "Number of days student completed" divided by "number of calendar days in term" = percentage of Title IV earned.
- Multiply the "amount of Title IV funds that student was eligible to receive in term" by the "percentage of Title IV earned". This is the amount of Title IV aid the student earned—and is entitled to keep.

- If the earned amount is greater than the amount the student has received, the student is owed an additional disbursement. The student will be notified of the amount that can be paid.
- If the earned amount is less than the amount the student has received, a repayment of Title IV funds is due.

The percentage of Title IV aid unearned (student must repay money) is determined as follows:

- Subtract the amount of aid earned from the total financial aid paid = the amount of aid to be returned or the student's unearned financial aid.
- Subtract the college's repayment from the amount shown above (the college's unearned part of the fees).
- If the student received a grant, 50% of the balance due will be subtracted from the debt. The remaining amount due must be applied to repayment of the federal funds from which financial aid was received.

The repayment will be applied to Title IV funds in the following order:

- a. Unsubsidized Stafford Loans
- b. Subsidized Stafford Loans
- c. Pell Grant
- d. Federal Supplemental Educational Opportunity Grant (FSEOG)

Repayment will be required within 30 days or by the last day of the term of the complete withdrawal. Grant repayments will be reported to the Federal Government immediately. If a student fails to repay the debt due, the student will be reported to the Federal Debt Collection Center in Greenville, Texas.

Any student owing a grant repayment will not be eligible for any federal financial aid until the debt is repaid.

If you have questions about the repayment requirements, please contact the Financial Aid Office at (925) 685-1230 Ext. 2290 or 2363 for more information about the calculations or the consequences of complete withdrawal.

EXAMPLES OF RETURN OF TITLE IV CALCULATIONS

Example #1

Marcia, a California resident, attended Diablo Valley College during fall semester. She was enrolled full time and was eligible to receive a Pell Grant for \$1650 and an SEOG Grant for \$500. She received the first disbursement check for \$950 (half of her full term grant eligibility) during the second week of the term. Then, in the fourth week, she withdrew from all classes. After completing the "Return of Title IV Calculation," Diablo Valley College determined that she was enrolled in 13.1% of the term and was required to return (pay back) \$336.86.

Example #2

Kyle, a California resident who recently graduated from high school, attended DVC during a fall semester. He received a financial aid check for \$725 (which includes a Pell Grant payment for \$625 and an SEOG Grant payment for \$100) in the 4th week of the term. In the 10th week, he received another financial aid check for \$725. At the beginning of the 12th week, Kyle dropped three of his classes and remained enrolled in only one 3-unit course. Is he required to repay any of the financial aid he received? No. Return of Title IV calculations are only required if a student withdraws from all classes. Kyle, though, will have a completion rate below the required minimum of 67%, and will be placed on financial aid probation for the spring term.

REPAYMENT POLICY

Students withdrawing from ALL of their classes before the end of the semester may be required to pay back ALL or PART of their Federal Financial Aid.

Scenario 1: Student received federal aid—and dropped all classes on or before refund deadline

If you receive a federal aid check and then drop ALL of your classes before the last day to “drop classes with a refund”(August 31 for Fall 2001 and January 29 for Spring 2002) you will be required to PAY BACK 100% of the Pell Grant, SEOG Grant, Cal Grant, and funds that you received.

Scenario 2: Received federal aid—and dropped all classes after refund deadline

If you receive federal financial aid and then drop ALL of your classes after the last day to “drop classes with a refund,” you will be required to pay back the amount of the funds that exceed your living and educational expenses incurred.

Repayment Calculation for Scenario 2:

Aid Disbursed as Cash
- Living and Educational Expenses Incurred
= **REPAYMENT AMOUNT**

REFUND POLICY

If you withdraw completely from classes during the College tuition and fee refund period, and you had a BOG Grant to pay your fees, you will not receive a refund on the fees paid by the BOGG. If you do not receive a BOG Grant and were required to pay tuition and/or fees and your financial aid was used to pay the tuition and fees, the portion of refund due based on either the College refund policy or the Federal Refund Policy (whichever provides the greatest refund) will be refunded to the financial aid programs from which they were paid up to the amount of the award each, in the following order:

1. Unsubsidized Federal Stafford
2. Subsidized Federal Stafford
3. Federal Pell Grant
4. Federal Supplemental Educational Opportunity Grant
5. Cal Grant

If you withdraw during the first two weeks of your attendance at Diablo Valley College, 100% of the fees paid will be refunded.

14. Enrolling at Two or More CCCCDColleges Within the Same Academic Year

Diablo Valley College, Contra Costa College, and Los Medanos have signed a consortium agreement regarding financial aid students who are enrolled at two or more CCCCDColleges during the same academic year.

The basic terms of the consortium agreement are as follows:

- a. The college that the student is enrolled in for the majority of his/her units for the fall semester will be considered the "home" campus (for financial aid purposes) for the entire academic year, regardless of the student's enrollment in the spring term. This means that the "home" campus will disburse federal and state aid for both the fall and spring term, as well as, monitor satisfactory academic progress for both terms.
- b. When a student did not attend a CCCCDCollege in the fall term and is enrolled in two or more CCCCDColleges during the spring term, the district college that the student is enrolled in for the majority of the student's units during the spring term will be considered the "home" campus.

15. Eligible Programs of Study

Students enrolled in the following programs of study ARE ELIGIBLE to receive federal financial aid:

- All Diablo Valley College programs leading to an Associate in Arts / Science degree
- All Diablo Valley College programs leading to transfer to a four-year institution
- Diablo Valley College vocational programs of at least 16 units—leading to a certificate

Students enrolled in the following programs of study ARE NOT ELIGIBLE to receive federal financial aid:

- Diablo Valley College certificate programs of less than 16 units (such as Business – Real Estate Salesperson, License, Early Childhood Education – Associate Teacher, Computer Technician, and Multimedia – Basic)
- Students taking classes with the intent of transferring to a program at another community college

*In addition, students—who are not in a specific course of study, but are taking classes for self enrichment—are not eligible to receive federal financial aid.

16. Rights and Responsibilities

YOU HAVE THE RIGHT TO:

- Know what financial aid programs are available;
- Know the deadline for submitting applications for each of the programs available;
- Be informed of financial aid policies and procedures;
- Know how your financial need was determined and what resources (such as your income, assets, parental contribution, and other financial aid) were considered in the calculation of need;
- Know how much of your financial aid eligibility has been met as determined by the Financial Aid Office;
- Know what portion of your financial aid must be repaid, and what portion is gift or aid received from work;
- Know how the financial Aid Office determines whether you are making satisfactory academic progress and what the consequences are if you are not;
- Request an explanation of the various programs in your financial aid package;
- Know the terms of any loans you receive, and your deferment, cancellation, and forbearance rights;

YOU HAVE THE RESPONSIBILITY TO:

- Complete all application forms accurately and submit them on time;
- Provide correct information. Misrepresentation of information on financial aid applications is a violation of Federal law and may be a criminal offense;
- 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 in a timely manner;
- Read and understand all forms that you are asked to sign and keep copies of them;
- Accept responsibility for all agreements that you sign;
- Repay all loans including the interest on those loans;
- Perform the work that is agreed upon in accepting a Federal Work-Study award in a satisfactory manner;
- Be aware of refund and repayment procedures;
- If you are a recipient of a student loan, notify your lender, Diablo Valley College – Financial Aid and Admissions and Records Office of any changes of address, name and/or enrollment status;
- If you have a loan, attend an annual Loan Exit Interview;
- File all required student loan deferment or cancellation forms on time;
- Report any change in the information used to determine your eligibility, including name, family size, or financial resources;
- Notify the Financial Aid Office immediately if you withdraw from school or reduce enrollment.

17. Where Do I Find Out About Other Types of Assistance?

EOPS (Extended Opportunity Programs and Services) provides academic support services for low-income, educationally under-prepared students. Contact the EOP&S Office at (925) 685-1230 Ext. 2236 or 2366 for more information. They are located in Building BE.

DSS (Disability Support Services) provides accommodations (such as mobility assistance, special parking, loan of special adaptive equipment) to students with disabilities. Call DSS at (925) 685-1230 Ext. 2546 for more information. They are located in Building LC.

VETERAN'S BENEFITS information and certification is provided through the Admissions & Records Office. Call (925) 685-1230 Ext. 2326 for more information. The Admissions and Records office is located in BE Building—First Floor.

SCHOLARSHIP information and applications for local scholarship are coordinated through and available from the Office of Special Programs and Services. The Diablo Valley College Scholarship Application is available from November 1 through February 1. Call (925) 685-1230 Ext. 2559 for more information. They are located in Building AB.

TOCC (Transfer Opportunity and Career Center) provides assistance for computerized, on-line national scholarship searches in addition to offering career counseling; assessment, job listings, and academic planning for transfer to other colleges. Call (925) 685-1230 Ext. 2588 for more information. The Transfer Center is located in the Counseling Center – Building C and the Career Center (925) 685-1230 Ext. 2435 is located in Building TE.

18. Campus Security/Student Right To Know Information

Information regarding crime statistics and related inquiries is available in the Diablo Valley College Security Office, Building-SS. Their phone number is (925) 685-1230 Ext. 2338.

19. Accreditation Information

Diablo Valley College is approved by the Office of the Chancellor of the California Community Colleges and is fully accredited by the Western Association of Schools and Colleges, the recognized local accrediting agency, which is affiliated with the Federation of Regional Accrediting Commissions of Higher Education. The Office of Private Postsecondary Education also approves Diablo Valley College to offer courses to U.S. Veterans for collection of veterans' benefits Act of 1985. The accreditation reports and approval are available for review in the Office of the President. The Dental Assisting and Dental Hygiene Programs are accredited by the Commission on Dental Accreditation of the American Dental Association and by the United States Department of Education. The Hotel and Restaurant Management-Culinary Arts Program is accredited by the American Culinary Federation Educational Institute. The Respiratory Therapy Program is accredited by the Commission on Accreditation of Allied Health Education Program.

20. Other Information May Be Obtained From

FEDERAL STUDENT INFORMATION CENTER for questions about Federal student financial aid:

Box 84 Washington, D.C., 20044
8 a.m. - 8 p.m. Eastern Time
1-800-4-FEDAID (1-800-433-3243)

FEDERAL PELL INFORMATION CENTER for specific questions about FAFSA processing or to order a duplicate SAR: (319) 337-5665

CALIFORNIA STUDENT AID COMMISSION for questions and information about Cal Grant A, B, and C:

P.O. Box 510625
Sacramento, CA 94245-0625
(916) 445-0880
(800) 224-7268

<http://www.csac.ca.gov/>

IMMIGRATION & NATURALIZATION SERVICE (INS):

Appraiser's Bldg., Room 300
630 Sansome Street
San Francisco, CA 94111
(415) 705-4411

FINANCIAL AID INFORMATION PAGE

A free, comprehensive, objective, and independent guide to student financial aid resources, include scholarships, sponsored by NASFAA (National Association of Student Financial Aid Administrators).

<http://www.finaid.org/>

FASTWEB

A free online scholarship research service.

<http://www.fastweb.com>

MINORITY SCHOLARSHIPS AND FELLOWSHIPS

<http://web.fie.com/htbin/cashe.pl>

FAFSA on the Web

A web version of the Free Application for Federal Student Aid.

<http://www.fafsa.ed>

21. Fraud

A student who attempts to obtain financial aid by fraud will be suspended from Diablo Valley College and from financial aid for unsatisfactory conduct. The College may report such instances to local law enforcement agencies, to the California Student Aid Commission, and/or to the Federal Government.