



Community Colleges of Spokane 2013-2014 FINANCIAL AID NOTIFICATION INFORMATION SUMMARY

Your Financial Aid Notification letter is your offer of financial aid for the school year.

FINANCIAL AID ELIGIBILITY

To receive financial aid you must:

- Have a high school diploma or GED certificate;
- Be enrolled in an eligible program of study that leads to a CCS degree or certificate;
- Maintain satisfactory academic progress toward your degree or certificate as outlined in the Community Colleges of Spokane Financial Aid Satisfactory Academic Progress Policy;
- Not be convicted under federal or state law for a drug-related offense while receiving federal student aid;
- Not be in default on a federal subsidized/unsubsidized, PLUS or Perkins Loan at any institution;
- Not owe a repayment of a federal or state grant received at any institution.

AWARD TERMS AND CONDITIONS

The financial aid award offer is subject to the availability of funds and the Department of Education, Higher Education Coordinating Board and Community Colleges of Spokane reserve the right to withdraw, reduce or modify grant aid, work study and loans due to funding limitations and/or failing to meet financial aid eligibility requirements.

To avoid delays in funding and ensure accurate check disbursements, you should make every effort to finalize your class schedule two weeks before the quarter start date.

The financial aid award offer is based on full-time enrollment. Awards will be adjusted based on actual credit enrollment census day:

| Enrollment | Credits on Census Day | Financial Aid |
|---------------------|-----------------------|---|
| Full-Time | 12 or more credits | 100% of the award |
| Three-quarter time | 9 to 11 credits | 75% of the award |
| Half-time | 6 to 8 credits | 50% of the award |
| Less than half-time | 1 to 5 credits | Limited financial aid, Pell and State Need Grant only |

Adding and dropping classes *prior* to the census date may change your award eligibility and affect future financial aid eligibility. Enrollment levels will not be adjusted for classes added after the census date.

If you enroll in a class but do not attend, the Financial Aid Office will consider this an unofficial withdrawal and may bill you for the aid you were not eligible to receive.

If you unofficially or officially withdraw from classes prior to the 60% point in time of the quarter, you may owe part or all of the aid you received back to the financial aid programs.

FINANCIAL AID AWARD DEFINITIONS AND ELIGIBILITY REQUIREMENTS

Awards are based on the information received from the Free Application for Federal Student Aid (FAFSA).

Grant and Tuition Waivers do not have to be repaid. Both can be used to pay tuition and fees.

Loans must be repaid after you graduate or leave school. Loans can be used to pay tuition and fees.

Work Study is a job and **does not pay** pay tuition and fees at the beginning of the quarter.

AID NOTIFICATION LETTER

| Award Letter Name | Award Name and Definition | Award Eligibility Requirements and Conditions |
|-------------------|---|--|
| DIRSUB | Federal Direct Subsidized Loan: Need based loan that must be repaid. | <ul style="list-style-type: none"> • Must meet financial aid eligibility requirements; • Subject to Award Terms and Conditions; • Must complete the loan entrance counseling and master promissory note. |
| DIRUNSUB | Federal Direct Unsubsidized Loan: Non-need based loan that must be repaid. | <ul style="list-style-type: none"> • Must meet financial aid eligibility requirements; • Subject to Award Terms and Conditions; • Must complete the loan entrance counseling and master promissory note. |
| FWS | Federal Work Study: Work study is a job that helps fund your education and provides occupational experience in your program of study. Funds are paid as earned. | <ul style="list-style-type: none"> • Must meet financial aid eligibility requirements; • Subject to Award Terms and Conditions • Work Study students must attend mandatory orientation. • SCC: Complete and submit the enclosed Work Study Form • SFCC: Work study Interest Sheet is available in the Career and Employment Center; |
| FSEOG | Federal Supplemental Educational Opportunity Grant: Need-based grant program for students that demonstrate exceptional need. | <ul style="list-style-type: none"> • Must meet financial aid eligibility requirements; • Subject to Award Terms and Conditions. |
| OG | Opportunity Grant: Need based grant for students enrolled in an eligible OG program. | <ul style="list-style-type: none"> • Must meet financial aid eligibility requirements; • Subject to Award Terms and Conditions; • Must be a Washington State resident; • Have a family income at or below 200% of the federal poverty level. |

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AID NOTIFICATION LETTER CONTINUED

| Award Letter Name | Award Name and Definition | Award Eligibility Requirements and Conditions |
|-------------------|---|--|
| PELL | <p>Federal Pell Grant:</p> <p>Need-based grant program for low-income undergraduate students.</p> | <ul style="list-style-type: none"> • Must meet financial aid eligibility requirements; • Subject to Award Terms and Conditions; • Students with a bachelor's degree cannot be considered. |
| SNG | <p>State Need Grant:</p> <p>Washington State grant for resident students.</p> <p>If you are a SNG recipient financial aid counseling is available at: www.opportunitypathways.wa.gov</p> | <ul style="list-style-type: none"> • Must meet financial aid eligibility requirements; • Subject to Award Terms and Conditions; • Must be a Washington State resident; • Cannot be pursuing a degree in theology; • Students with an AA/AAS degree are not eligible. • You may <i>voluntarily</i> make financial contributions to the Higher Education Coordinating Board in recognition of this grant. Contributions will be used to provide financial assistance to other students. • You are not in default on a loan made through a state conditional loan or conditional scholarship |
| SWS | <p>State Work Study:</p> <p>Work study is a job that helps fund your education and provides occupational experience in your program of study.</p> <p>Funds are paid as earned.</p> | <ul style="list-style-type: none"> • Must meet financial aid eligibility requirements; • Subject to Award Terms and Conditions • Work Study students must attend mandatory orientation. • SCC: Complete and submit the enclosed Work Study Form • SFCC: Work study Interest Sheet is available in the Career and Employment Center; |
| TUIT GR | <p>SCC Tuition Grant:</p> <p>Need based institutional grant.</p> | <ul style="list-style-type: none"> • Must meet financial aid eligibility requirements; • Subject to Award Terms and Conditions. |
| TWND | <p>SCC Tuition Waiver:</p> <p>Need based institutional waiver.</p> | <ul style="list-style-type: none"> • Must meet financial aid eligibility requirements; • Subject to Award Terms and Conditions. |
| COLBND | <p>Washington State Scholarship for resident students</p> | <ul style="list-style-type: none"> • Must meet financial aid eligibility requirements. • Must graduate from a Washington High School with at least a 2.0 cumulative GPA. • Must meet 65% MFI Requirement. |

TUITION PAYMENT

- Review the Community Colleges of Spokane Quarterly Combined Class Schedule “Important Dates to Remember” to determine your Tuition Payment Due Date.
- Financial aid funds that can pay tuition (see chart) will automatically apply to your tuition when you register for classes each quarter.
- If your financial aid funding is not sufficient to pay your full tuition, fees and other charges, **you are responsible for paying the balance** of your tuition by the Tuition Payment Due Date each quarter.

FINANCIAL AID REFUNDS

If your financial aid awards, excluding Work Study, exceed your tuition, fees and other charges, you will receive a refund for the balance. All financial aid refunds are issued through the CCS Debit Card.

Community Colleges of Spokane (CCS) has partnered with Higher One, a financial services company focused solely on higher education, to offer faster delivery of refunds to students. Higher One will help bring this method for receiving refunds via the My Bigfoot Card Debit MasterCard. The My Bigfoot Card will be your key to faster refunds and increased choice for receiving your Financial Aid.

Your My Bigfoot Card will be mailed by HigherOne to your home address. To avoid any delays, visit the HigherOne Website: MyBigfoot.com upon receipt of your CCS Debit Card to activate and select your refund preference.

With the CCS Debit Card you have three options to receive your financial aid refund:

- Disbursed directly to your OneAccount,
- Automatically deposited into an existing bank account, or
- Issued as a paper check and sent by mail.

Retain this information for your files.



Community Colleges of Spokane does not discriminate on the basis of race, color, national origin, sex, disability, sexual orientation or age in its programs, activities or employment. Marketing and Public Relations