

# *Palomar College - Student Financial Aid*

## Financial Aid Guidelines - Statement of Understanding

### GENERAL

- Students must meet all eligibility requirements stated on the Free Application for Federal Student Aid (FAFSA) and the Palomar College Student Financial Aid Programs Information Booklet.
- Students are responsible to read email messages sent to their Palomar College student email address and to check their award status posted on Palomar College eServices. All communications will be sent via email and posted on eServices.
- Federal regulations prohibit payment of student financial aid funds to students who are enrolled in an elementary or secondary private or public school.
- Student must have either a high school diploma, pass the CHSPEE test, completed the GED or be over 18 years of age and pass the College's ATB test. **Note:** A high school diploma from a home school is not recognized in the state of California. If the student does not pass the California High School Exit Exam (CAHSEE), he/she will receive a Certificate of Completion from a High School. This is not a high school diploma.
- Students can only receive federal financial aid (including student loans) at ONE college within the same enrollment period (i.e., semester).
- Units earned through credit-by-exam or audit enrollment will not be considered in a student's enrollment status for federal financial aid awarding purposes.
- Students must meet the Federal Student Financial Aid Satisfactory Academic Progress Regulations towards a Palomar College program that provides an approved degree, certificate, or an officially certified Palomar College transfer program that provides admittance into a transfer institution.
- Postsecondary education is a privilege not a right. Financial Aid is made available for eligible students and awards are subject to the availability of funds.
- Students are strongly advised to meet with an academic counselor and to use the college catalog and other college publications to assist them towards achieving their declared program of study.
- Students who have a total of 60 units attempted during their entire college history (Palomar College and all other colleges attempted), or have received an A.A., A.S. or B.A., B.S. Degree will be considered ineligible or disqualified for federal financial aid. However, students may submit a Financial Aid Petition for reconsideration of their eligibility by the established semester deadline. Attempted units includes ALL units posted on academic records including (W, I, IP, F, FW, NC).

### USE OF FUNDS

Financial aid must be used only for approved educational expenses at Palomar College during the enrollment period. Approved allowances that are included in the standard financial aid budget 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, emergency vehicle repairs), and personal/miscellaneous. Pre-existing debts and conditions will not be considered as an expense.

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.

Financial aid funds **MAY** not be available at the beginning of each semester due to grade posting and/or processing timeline to determine student's eligibility. Students are encouraged to be prepared to pay from their own resources books & supplies.

### ENROLLMENT STATUS PROCEDURES

**CONTINUED ON REVERSE SIDE**

**ALL** enrollment activities (i.e., registration process, adds or drops) for courses officially offered through the college must be completed by the end of the 8th (eight) week of the semester the awards are based. This includes "Flexible Scheduling" (i.e., Fast-Track, Late-Start, Learning Communities, Saturday Only, and Self-Paced Open-Entry/Open Exit), students must be officially enrolled in the course by the end of the 8th (eight) week of the semester regardless of when the class starts. **NOTE: Award payments are disbursed no earlier than the first official day of the course when offered in a 17-week period. If 51% or more of the student's enrollment is not in the standard 17 weeks traditional classroom courses, the enrollment will not be considered. Example: Course is part of Fall registration and academic transcript but occurs in January will not be considered as part of your enrollment for federal financial aid.** "Distance Learning" courses (i.e., T.V. classes, On-Line classes, Interactive Video classes, and Telnet classes) can be part of the eligible coursework IF the course is required for student's declared program. However, if 51% or more a student's course load is in "Distance Learning" the student's cost of attendance and award amount will be reduced. **Note:** The cost of purchasing a computer or computer software or cable connection will not be considered in the cost of attendance or justification for a student loan if the course is also offered in the traditional method of class room attendance.

Coop-Ed, Counseling and P.E. courses can be part of the eligible coursework and considered in the enrollment status **ONLY** if these courses are specifically required in the declared program of study.

Repeat courses that were previously taken that with a non-passing grade that reflects either non-attendance or student stopped attending will not be considered in student's future enrollment status for financial aid award determination.

### **STUDENT RIGHTS & RESPONSIBILITIES**

- Receive information about: types of financial assistance available; procedures and deadlines; how financial aid recipients are selected; how financial need is determined; how type and amount is determined; how and when you will receive aid; how satisfactory academic progress is determined; and location, hours, and advisement procedures.
- Review all application records maintained in the Financial Aid Office. Note: Obtaining a copy is not a right.
- Ask questions or request clarification. **Students have the option to make an appointment with a Financial Aid Advisor or a Financial Aid Academic Counselor.**
- Read and understand all information, complete, sign and submit all required documents by the required deadline.
- Maintain current and accurate information in student records with all Palomar College departments (example: name, social security no., program major, mailing address and daytime phone number).
- Notify the Financial Aid Office immediately in writing of any outside educational resources (such as EOPS, scholarships, grants, vocational rehabilitation assistance, veterans educational benefits, etc.) and of any changes that may affect their eligibility for financial aid. Failure to inform the Financial Aid Office may result in disqualification or ineligibility.
- Authorize the Financial Aid Office to deduct from their federal, state and institutional financial aid awards any debt owed to the college for the award year and the ability to rescind in writing the authorization. **Note:** Palomar College reserves the right to withhold all further services until the debt is paid in full. Services include but not limited to official release of grades or academic transcript.
- Enroll **ONLY** in and attend courses required to achieve the declared program of study at Palomar College.
- Repay immediately any funds owed back to the program once notified of an overaward or overpayment status.
- Comply with all federal, state and institutional Financial Aid regulations and requirements.

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### **STUDENT CERTIFICATION -- SPECIAL NOTICE**

**Among the standard Financial Aid Forms required to complete a students' file, is the Resource Certification form. This form contains a statement that references acknowledgment of the Guidelines stated on this form. When signing the Resource Certification form you are indicating that you have read and understand this Statement of Understanding Form.**

**PLEASE RETAIN THIS FORM FOR YOUR REFERENCE**

**3/13/08**