



STUDENT RIGHTS & RESPONSIBILITIES

Financial Aid, Veterans & Scholarship Services (FAVSS) provides students access to information about: types of financial assistance available; procedures and deadlines; financial aid recipient selection, financial need determination; disbursement methods and schedule; satisfactory academic progress determination, and location, hours.

Students should be prepared to pay for books & supplies as financial aid funds may not be available at the beginning of each semester due to grade posting and/or processing timelines to determine student eligibility.

STUDENT RIGHTS

- View and receive written and video answers to general questions from FAVSS webpage including award descriptions, requirements, amounts, and disbursement details. Financial Aid TV is available anytime to learn about general financial aid eligibility, financial literacy and other benefits.
- Review all application records maintained by FAVSS. **Note:** Obtaining a copy is not a right.
- Ask questions or request clarification. **You have the option of meeting with a Financial Aid Advisor.**
- Submit an Appeal to the Director and/or to the College's Appeals Committee.
- Submit a request from to the Financial Aid Office to decline or return an entire year or a portion of your Pell Grant Award to be used in future semesters. Detailed information and request form is available on the financial aid webpage. Note: Effective 2012/2013 school year, the maximum Pell Grant a student can receive is 12 semesters/6 years full-time amount.

STUDENT RESPONSIBILITIES

- Monitor and comply with information requests posted on eServices' Student Center "To Do List" details link. All forms and documents must be submitted by the published deadline. You are required to submit an online Resource Certification form that acknowledges the understanding of your rights and responsibilities.
- Read all FAVSS communications sent to your Palomar College student email address. Student email accounts are accessible on eServices' Student Welcome page.
- View award status posted on eServices' Student Center "View Financial Aid" link.
- 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).
- Comply with the College's Federal Student Financial Assistance Satisfactory Academic Progress Policy including minimum cumulative GPA, Pace, and Unit Limit requirements.

- Declare your Palomar College academic plan (major) with Enrollment Services. **Note:** FAVSS will not recognize an “external major” listed on the Ed Plan.
- Enroll in and attend courses required to achieve your Palomar College declared program of study to help ensure SAP eligibility.
- Inform FAVSS if you are attending Palomar College and *another* college during the same school year or semester.
- Notify FAVSS immediately via email or in writing of any outside educational resources, such as scholarships, grants, vocational rehabilitation assistance, etc. and of any changes that may affect your eligibility for financial aid. Failure to inform the FAVSS may result in student repayment of excess financial assistance.
- Notify FAVSS immediately via email, in writing, or in person of your withdrawal from all classes so that FAVSS can finalize an accurate and timely return of funds calculation. **Note:** complete withdrawal from classes may result in student repayment of funds to the college and/or aid program or a post withdrawal disbursement. Students failing to attend class(es) are not entitled to financial aid and will be required to repay any financial aid disbursed to them.
- Repay funds owed back to the college or award program immediately once notified of an overaward or overpayment status.
- Authorize the College to deduct from your federal, state and institutional financial aid awards any debt owed to the college for the award year **Note:** You may rescind the authorization in writing. **Additionally** Palomar College reserves the right to withhold enrollment services including the release of academic transcripts until all debt is paid in full.

GENERAL

Comply with all federal, state and institutional Financial Aid regulations and requirements.

- Federal regulations prohibit payment of student financial aid funds to students who are still enrolled in an elementary or secondary private or public school (note: this includes home school).
- Receive federal Pell grant at **one** college within the same enrollment period only (i.e., semester). You must notify FAVSS if you are receiving aid from another institution
- Meet all eligibility requirements stated on the Free Application for Federal Student Aid (FAFSA) and the Palomar College Student Financial Aid Programs Information web page.
- If you did not attend college prior to 2011-2012 you must have either a high school diploma, pass the California High School Proficiency Exam (CHSPE) or completed the GED. **Note:** A high school diploma from a home school is not recognized in the state of California. Additionally, a Certificate of Completion is not equivalent to a high school diploma.
- 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. However, units earned under credit-by-exam will be included in units attempted.



FINANCIAL AID, VETERANS & SCHOLARSHIP SERVICES

2012-2013 FINANCIAL AID GUIDELINES

- Courses will only be considered for federal financial aid up to a maximum of two times. Enrollment in course for the 3rd time will not be considered for federal financial aid.
- Financial Aid is made available for eligible students who have completed the process and met all eligibility requirements. Awards are subject to the availability of funds.
- You are expected to meet with an academic counselor to develop an education plan and use the College catalog (or other publications) to make sure you enroll in program required courses only.
- Students that have attempted 30 or more units must have an educational plan on file with the College.
- Courses identified as “Flexible Scheduling” or “Distance Learning” for the semester may impact the student’s award amount and delay financial aid disbursement.

USE OF FUNDS

Financial aid must be used for approved Palomar College educational expenses during the enrollment period only. Expenses include “direct” costs such as tuition, mandatory fees and books. Other “indirect” costs include room and board (rent, food, utilities, household supplies), transportation (bus fare, gas, emergency vehicle repairs), and personal/miscellaneous costs. Pre-existing debts and conditions will not be considered an educational expense.

Financial aid is available to eligible students to help pay for expenses that are incurred as a result of going to college. Aid may not cover 100% of educational expenses and is not intended to **replace**, resources needed for day-to-day living expenses.

PAYABLE ENROLLMENT STATUS

All enrollment activities (registration including adds and/or drops) for courses officially offered through the college must be completed by the established financial aid deadline 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) classes. Waitlisted courses are not considered enrollment. Only required courses towards a student’s declared major program and general education courses are considered in the determination of the student’s award amount

Cooperative Education, PE/Kinesiology and “Distance Learning” courses (i.e., T.V. classes, On-Line classes, Interactive Video classes, and Telnet classes) may be considered eligible coursework **if** the course is required for student’s declared program. ACS courses (team sports) are not payable. **Note:** These courses will still be counted towards the unit limit.

Enrollment status may exclude specific courses in determining financial aid payment eligibility for students on a probation status (appeal approval conditions).

AWARD DISBURSEMENT

Awards are disbursed in two payments—50% no earlier than the first official day of the semester to allow for purchase of books and supplies and the remaining balance at the midpoint. Disbursements for late start or fast track courses will be made at the next scheduled disbursement *after the course begins*. If 100% of a student's course load is in "Distance Learning" (online classes) initial disbursement will be the lesser of \$833 or 50% of Pell eligibility based on enrollment level. Any remaining funds will be disbursed after the semester midpoint.