Your 2013-2014 Financial Aid award is available on the Financial Aid Student Portal at https://www.fas.ctc.edu/portal7/?col=062
If you are unable to access the Portal, please contact the Financial Aid Office for assistance. The Portal tells you the amount of financial aid or scholarship that you have been awarded for the 2013-2014 academic year. The aid listed on your Portal is organized by quarter, and each type of aid is listed separately. If any quarter is not listed, this means you have not been awarded aid for that quarter. (If you need aid for a quarter not listed contact the Financial Aid Office immediately.)

2013-2014 Academic Calendar

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall Quarter 2013</td>
<td>9/23/13– 12/11/13</td>
</tr>
<tr>
<td>Winter Quarter 2014</td>
<td>1/6/14 – 3/26/14</td>
</tr>
<tr>
<td>Spring Quarter 2014</td>
<td>4/7/14 – 6/20/14</td>
</tr>
<tr>
<td>Summer Quarter 2014</td>
<td>6/30/14 – 8/22/14</td>
</tr>
</tbody>
</table>

Are You Registered for the Right Number of Credits?

You must be registered for the appropriate number of credits each quarter in order to receive your financial aid or scholarship funds. What is the appropriate number of credits? All initial awards are based on full-time enrollment of 12 or more credits unless otherwise indicated on your Financial Aid Notification Letter.

If you do not plan to enroll for 12 or more credits, you MUST notify the Financial Aid Office in writing (Enrollment Change form) after you have completed your registration. In most cases, financial aid grants will be reduced proportionately to your credit load. However, some grants are not available to students taking fewer than 6 credits, and students with full-time Pell eligibility of $742 or less per quarter may not be eligible to receive Pell at a reduced course level.

If you register for fewer than 12 credits and do not notify the Financial Aid Office in writing at least one week prior to the start of the quarter, you may experience delays in receiving your funds.

Courses Not Eligible for Financial Aid Funding

Adult Basic Education, Running Start, High School Completion, Community Education, Non Quarter Correspondence and short-term Seminars
## Will You Owe any Money Out-of-Pocket for your Tuition and Fees?

<table>
<thead>
<tr>
<th>If grants are less than tuition &amp; fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>If the total of your grants is less than your tuition and fees charges, you must pay the difference to the Cashier after your financial aid has applied to your account (10 days before the quarter starts). To avoid lines pay your balance on-line.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If grants exceed tuition &amp; fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>If the total of your grants is greater than your tuition and fee charges, the remainder will be deposited to your account via Higher One (see Financial Aid Disbursement).</td>
</tr>
</tbody>
</table>

## Important points to remember

- Work-study funds are not available at the beginning of the quarter. They must be earned (see Work-study description on the opposite page).
- If you have an outside scholarship, a private educational loan, or any type of aid from your home state that you are counting on to pay all or part of your tuition and fees, and the funds do not arrive by the tuition due date, please contact the Financial Aid Office for assistance.

## Financial Aid Disbursement

Financial aid disbursement begins the afternoon of the first day of each quarter. To avoid any delays in disbursement make sure to:

1. Activate your Higher One card.
2. Select method of disbursement:
   - Deposit to Higher One card.
   - Deposit to personal bank account.
   - Check mailed to your home.

See “How to Avoid Problems And Delays” below

## Repayment of Financial Aid Grants

Students who withdraw from all of their classes, stop attending their classes, or those who complete zero credits, may be required to repay a portion of the financial aid grants they received for that quarter. Repayments are computed in accordance with federal regulations and the college’s refund policy. The Financial Aid Office will notify students who owe a repayment.

Copies of the complete repayment policy are available in the Financial Aid Office.

## Satisfactory Academic Progress

To be eligible to receive financial aid funding, you must make Satisfactory Academic Progress each quarter.

Seattle Central’s Financial Aid Satisfactory Academic Progress policies are listed on the back page of this document.

## How to Avoid Problems and Delays in Receiving Your Financial Aid

- a) Complete all registration activity at least one week prior to the beginning of the quarter, and make no changes to your registration after that time.
- b) Either register for a full-time course load (12 or more credits), or notify the Financial Aid Office, in writing, at least one week prior to the beginning of the quarter that you have registered for fewer than 12 credits.
- c) Meet all Satisfactory Academic Progress requirements.
- d) Meet all Financial Aid Office deadlines.
- e) Read all materials provided by the Financial Aid Office and keep copies for your records.
## Pell Grant and SEOG

SCCC offers three types of Federal grants – the Federal Pell Grant and the Federal Supplemental Educational Opportunity Grant (SEOG). These grants are considered a form of “gift aid” because they do not have to be repaid, provided students complete their courses. The Financial Aid Office determines eligibility for Federal grants, after students complete the financial aid application process.

## Washington State Need Grant

The Washington State Need Grant, like the Federal grants mentioned above, is a form of “gift aid” that does not have to be repaid, provided students complete their courses. **This grant is available to Washington State residents** with high financial need, the amount received can not exceed a students quarterly tuition charges and will be adjusted each quarter. The Financial Aid Office determines eligibility, after students have completed the financial aid application process.

## SCCC Grant and Tuition Waiver Grant

SCCC Grant and Tuition Waiver Grant, which do not have to be repaid provided students complete their courses, are **available to Washington residents** with documented financial need. The Financial Aid Office determines eligibility, after students have completed the financial aid application process.

## Work-Study

Work-study programs offer students the opportunity to gain valuable work experience while earning money for college. Students are able to enhance their current course work as well as their future profession by integrating classroom learning with real-world work experience. Both on-campus and off-campus work-study positions are available.

**Students receive their work-study funds in the form of a paycheck from their employer based on their hourly wage and the number of hours they have worked in any given pay period.** Please note that because work-study funds must be earned, they are not available at the beginning of the quarter to help students pay their tuition and fees. Work-study earnings can be used to meet current expenses, such as supplies, transportation, or living expenses, or they can be saved in a personal bank account to help pay expenses for an upcoming quarter. Available work-study positions are posted in the Career Services Center, room 1102E.

The Financial Aid Office determines eligibility for work-study funding, after students have completed the financial aid application process. Students who are not awarded work-study, but who are interested in work-study programs, should contact the Financial Aid Office to inquire about their eligibility.

Declining an offer of work-study funds does not increase students’ eligibility for grants.

## Federal Direct Loans

Federal Direct loans must be paid back, so please consider other funding options to pay for school first.

Complete Federal Direct Loan Program details, including an overview, tools, resources, and managing repayment are available online at: [https://studentloans.gov](https://studentloans.gov).

## Non-Federal loans

SCCC does not endorse any particular lender. We encourage students to do research on their own, to contact several lenders, and to compare the various terms and conditions of the loans before deciding to borrow. Non-Federal loans generally require students to have a steady source of income and good credit, or a co-borrower with a steady source of income and good credit.

Seattle Central Community College **DOES NOT** participate in the Plus Loan and Perkins Loan programs.

## Scholarships

Both institutional and outside scholarships will be listed on this award notice. Scholarships are for full-time enrollment (12 or more credits per quarter) for the academic year (three quarters). Scholarship recipients must also meet SAP criteria listed on the next page. If you expect to use all of your scholarship in one quarter or for less than 12 credits you must contact your donor and have them notify the Financial Aid Office before funds can be released.
Students receiving financial aid are required to make satisfactory academic progress in an eligible program of study. Satisfactory academic progress is reviewed prior to awarding aid, even if students previously attended without receiving aid. Satisfactory academic progress requirements are summarized below.

#1. Satisfactory Academic Progress Requirements

a) You must be enrolled in classes required for your program of study.
b) You must be in good standing with the college and must maintain a minimum cumulative 2.00 grade point average (GPA).
c) You must complete your program of study within a maximum time frame of 150% and 125% (state funds) of your degree program (pro-rated for part-time enrollment), excluding up to 45 credits of developmental coursework.
d) You must progress in your program of study at a pace that allows completion within the maximum time frame.
e) You will be funded for one program of study. YOU MUST APPEAL ANY CHANGE OF PROGRAM AND THE FINANCIAL AID OFFICE MUST APPROVE IT.
f) You must complete your courses on time.
g) You must complete the appropriate number of credits based on your enrollment status as follows:

<table>
<thead>
<tr>
<th>Enrollment Status</th>
<th>Credits Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time (12 or more credits)</td>
<td>12 credits per quarter</td>
</tr>
<tr>
<td>¾-time (9 – 11 credits)</td>
<td>9 credits per quarter</td>
</tr>
<tr>
<td>½-time (6 – 8 credits)</td>
<td>6 credits per quarter</td>
</tr>
<tr>
<td>Less than ½-time (1 – 5 credits)</td>
<td>All credits</td>
</tr>
</tbody>
</table>

#2. Warning or Probationary Status

If you do not meet the Satisfactory Academic Progress (SAP) requirements or the criteria for Financial Aid Ineligibility, you will be placed on Financial Aid Warning if:

a) You attempt 12 or more credits but complete 6 – 11 credits.
b) You attempt 9 – 11 credits but complete 5 – 8 credits.
c) You attempt 6 – 8 credits but complete 3 – 5 credits.
d) Your cumulative Grade Point Average drops below 2.00 at any time during your first 67% of attempted credits for your program of study.

If a Reinstatement Petition is approved by our office, you will be placed on Probation Status.

While on Warning or Probation Status, you are eligible to receive financial aid for that quarter. * During your warning/probationary quarter, you must meet ALL SAP CRITERIA as outlined under #1, above, or you will be placed on Financial Aid Ineligibility status.

#3. Financial Aid Ineligibility Status

*You will become ineligible for financial aid if:

a) You complete fewer credits than required for satisfactory academic progress or probationary status.
b) You do not establish satisfactory academic progress while on warning/probation.
c) You do not maintain a minimum cumulative grade point average of 2.00 after 67% of attempted credits for your program of study.
d) The maximum number of credits has been used or your pace of progress does not allow you to complete within the maximum time frame for your program of study.
e) More than two consecutive quarters of unsatisfactory progress have occurred.
f) More than 45 credits of developmental courses are needed.

If you have already been offered financial aid and you are no longer eligible, your financial aid award will be canceled.

#4. Academic Progress Review

Satisfactory Academic Progress is reviewed prior to offering any financial aid. In addition, Satisfactory Academic Progress is reviewed at the end of each quarter.

a) Grades of 1.0 – 4.0 and “S” count as completed credits.
b) Grades of “Y” count as completed credits only if assigned in accordance with district grading policy.
c) Grades of less than 1.0 and letter grades of “I”, “N”, “NC,” “+*” and “W” do not count as completed credits.
d) You may repeat a course in which you received an I, N, NC or W grade or a grade less than a 2.00 only once.

#5. Reestablishing Financial Aid Eligibility

**All petition are submitted to the Financial Aid Office**

If you became ineligible for financial aid due to unsatisfactory academic progress, you may regain eligibility by:

a) Registering for six or more credits at SCCC at your own expense; completing the appropriate number of credits based on your enrollment status (see chart, above); and having a 2.00 or greater cumulative GPA at the end of the quarter. Then submit a Reinstatement Petition for approval.

OR

b) Submitting and securing approval of your written, documented appeal for reinstatement. The appeal should be based on unusual or extraordinary circumstances beyond your control and include a plan for future success in your program of study.

c) You may also be asked to submit a Credit Review/Academic Plan if needed to assess pace of progress in your program of study.

*Petitions are reviewed by a committee of financial aid professionals.