

2017-2018 Financial Aid Notification Packet

About Your Financial Aid Notification Letter

Enclosed is your 2017-2018 Financial Aid Notification Letter. This letter tells you the amount of financial aid or scholarship that you have been awarded for the 2017-2018 academic year. The aid listed on your Notification Letter 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.)

2017-2018 Academic Calendar	
Fall Quarter 2017	9/25/17 – 12/14/17
Winter Quarter 2018	1/2/18 – 3/21/18
Spring Quarter 2018	4/2/18 – 6/15/18
Summer Quarter 2018	6/26/18 – 8/17/18

❖ Please note that financial aid for Summer Quarter 2018 requires a separate summer application, which will be available in spring, 2018

Conditions of Award

When you receive financial aid, you agree to several conditions. See the enclosed "Conditions of Award" document.

Canceling Aid Awarded

If you are not accepting some of the aid awarded, notify the Financial Aid Office within two weeks.

Are You Registered for the Right Number of Credits?

You must be registered for the appropriate number of credits each quarter, and enrolled in classes that apply to your degree, 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 should notify the Financial Aid Office in writing 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 \$390 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.

Full-time	12 or more credit hours
3/4-time	9 – 11 credit hours
1/2-time	6 – 8 credit hours
Less than 1/2-time	1 – 5 credit hours

Courses Not Eligible for Financial Aid Funding

Adult Basic Education, Running Start, High School Completion, Community Education, Non Q Correspondence and short-term Seminars

Will You Owe any Money Out-of-Pocket for your Tuition and Fees?

If grants are less than tuition & fees

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.

If grants exceed tuition & fees

If the total of your grants is greater than your tuition and fee charges, you will receive a refund for any funds that remain after your tuition and fees are paid. (See **“Disbursement” process below**).

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 Process

Financial aid refund disbursement begins the first day of each quarter. To receive your refund, you must select your refund preference with BankMobile.

See **“How to Avoid Problems And Delays”** below

For more information about BankMobile, visit this link: <https://bankmobiledisbursements.com/how-it-works/>

Repayment of Financial Aid Grants

Students, who withdraw from all of their classes, stop attending their classes, or 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.

Description of Aid Programs

Pell Grant and SEOG

Seattle Central offers two 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 Grants

The Washington State Grants, 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 Washington Need grant amount received cannot exceed a student’s quarterly tuition charges and will be adjusted each quarter. The Financial Aid Office determines eligibility, after students have completed the financial aid application process.

Seattle Central Grant and Tuition Waiver Grant

Seattle Central 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. However, it may be necessary to cancel work-study if you need room in your financial aid budget for loans.

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>

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

Non-Federal loans

Seattle Central 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. For more information, please visit at <https://choice.fastproducts.org/FastChoice/home/378700/1>

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.

Satisfactory Academic Progress

This document revised 06/2016

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

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

If you enroll	You must complete at least
Full-time (12 or more credits)	12 credits per quarter
¾ - time (9 – 11 credits)	9 credits per quarter
½ - time (6 – 8 credits)	6 credits per quarter
Less than ½ - time (1 – 5 credits)	All credits

For state funds, you must complete 50% of all credits that you are enrolled in each perspective quarter.

#2. Warning or Probation 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:

- You attempt 12 or more credits but complete 6 – 11 credits.
- You attempt 9 – 11 credits but complete 5 – 8 credits.
- You attempt 6 – 8 credits but complete 3 – 5 credits.
- Your cumulative Grade Point Average drops below 2.00 at any time during the 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:

- You complete fewer credits than required for satisfactory academic progress or warning status.
- You do not establish satisfactory academic progress while on warning/probation.
- You do not maintain a minimum cumulative grade point average of 2.00 after 67% of **attempted** credits for your program of study.
- 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.
- More than two consecutive quarters of unsatisfactory progress have occurred.
- 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.

- Grades of 1.0 – 4.0 and “S” count as completed credits.
- Grades of “Y” count as completed credits only if assigned in accordance with district grading policy.
- Grades of less than 1.0 and letter grades of “I”, “N”, “NC,” “*” and “W” do not count as completed credits.
- 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 petitions are submitted to the Financial Aid Office****

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

- 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**
- 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.
 - 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