

2009-2010 FINANCIAL AID INFORMATION

College of the Desert

BE SURE TO READ BOTH THE FRONT AND BACK OF THIS FORM!

*Please be advised that if an item(s) is left incomplete on any financial aid form submitted to the Financial Aid Office, the form(s) will be returned to the student for completion and the incomplete financial aid file will **not** be processed. If requested to provide copies of tax returns, selective service documentation, etc., please be advised that students need to make their own copies of these forms for submission. In addition, please note that purposefully providing false or misleading information on any financial aid application or form may be cause for denial, reduction, withdrawal, and/or repayment of any financial aid and may lead to a \$10,000 fine, a prison sentence, or both. College of the Desert will automatically deduct all financial obligations owed to the college from any financial aid that the student receives at COD.*

Right to Privacy:

The purpose of the Family Educational Rights and Privacy Act of 1974 (FERPA) is to protect students with regard to the release and access of student records. College of the Desert may disclose personally identifiable information from a student's educational records without the consent of the student if the disclosure is to other school officials within the institution whom the institution has determined to "have legitimate educational interest in the records." A school official is a person employed by the college in an administrative, supervisory, academic, research, or support staff position. A school official has legitimate educational interest if the official is "providing a service or benefit relating to the student or student's family, such as counseling, job placement, or financial aid." At College of the Desert, this includes, but is not limited to, departments/offices such as EOPS, CARE and the Assessment Center.

If you want the Financial Aid Office to be able to release your financial aid information **via telephone** to you or someone other than yourself, list yourself and the person(s) below and provide a **DIFFERENT** "secret password" between 4-10 characters for yourself and the other person(s), sign and date below and RETURN THIS FORM TO THE FINANCIAL AID OFFICE as soon as possible:

- (1) _____ **SELF** _____ - Secret password: _____
- (2) _____ - Secret password: _____
- (3) _____ - Secret password: _____

Student's Signature

Date

COD ID # or Social Security Number

Please note that the major you have on file with the Admissions and Records Office will be the one used for purposes of processing financial aid.

Return of Title IV:

If you withdraw from all of your classes **prior to completing 60% of the semester**, you may be required to return financial aid funds that you have received. Before you withdraw from all of your classes, please speak with a Senior Financial Aid Specialist in the Financial Aid Office.

For additional financial aid information:

Students can visit the Financial Aid Office, review the Financial Aid Office's website at www.collegeofthedesert.edu/financialaid or may contact the Financial Aid Office directly at (760) 773-2532 for further information or clarification.

09-10 SATISFACTORY ACADEMIC PROGRESS POLICY

In accordance with Federal financial aid regulations, financial aid recipients are required to make Satisfactory Academic Progress (SAP) toward completion of their educational goals in order to receive financial aid. This SAP policy is separate from COD's academic progress policies. Additionally, Federal rules state that SAP standards must include a review of all periods of enrollment, for which the student did and did not receive financial aid. The following requirements must be met in order to receive or continue to receive financial aid.

For purposes of financial aid eligibility, a student's **enrollment status** is considered:

- **Full-time** - when enrolled in 12 or more semester units
- **Three-quarter time** - when enrolled in 9 – 11.5 semester units
- **Half-time** - when enrolled in 6 – 8.5 semester units
- **Less than half-time** - when enrolled in less than six semester units.

Students must be enrolled in **at least 6 units** to maintain eligibility for most financial aid programs.

In order to receive financial aid [which includes Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), state Cal Grants, Federal Work-Study (FWS), Federal Stafford Loans and PLUS Loans], a student must be enrolled in an eligible program of study that leads to a Certificate, an Associate Degree or is transferable toward a Bachelor's Degree. In addition, there are **three SAP requirements** that students need to meet or they may become **ineligible** to receive financial aid due to unsatisfactory academic progress:

1. the **minimum grade point average (GPA) the student must maintain;**
2. the **maximum length of time for which the student may receive financial aid;**
3. the **number of units the student must complete each year.**

Requirement #1: Grade Point Average (GPA)

Students must attain a minimum cumulative grade point average (GPA) based on the total number of credit hours attempted. The minimums are as follows:

Number of attempted hours:
1 – 30
31 – 90

Minimum cumulative GPA:
1.7
2.0

Grade point averages are reviewed at least once each academic year usually after the spring semester. Students whose GPA falls below the minimums listed will be placed on financial aid probation for the following semester. Students who are on financial aid probation will have their GPA reviewed at the end of each semester. For more information, see section entitled *Financial Aid Probation*.

Requirement #2: Time Frame (limit)

Federal regulations set the maximum time frame in which a student must complete his/her educational program as 150% of the published length of the educational program at COD. **Full-time students are expected to complete their COD studies within 3 years; if attending three-quarter time, within 4 ½ years; and if attending on a half-time basis, within 6 years.** Students who have fewer than 12 units remaining to reach the 150 percent timeframe will be suspended from receiving financial aid and must appeal to receive additional financial aid. Through the appeal process, students are normally granted financial aid for the number of units remaining to reach 150 percent, but usually will not receive financial aid beyond that amount. Once the student reaches the maximum time frame of 90 units, the student is no longer eligible to receive federal financial aid.

- **Remedial classes:** Students may take up to 30 units of remedial course work (which may include ESL courses) in addition to the 90 - unit maximum.
- **Change of major:** Students may be permitted to change their educational objective **one time** before the 78 - unit maximum is reached. However, no change of educational objective is permitted after the student has exceeded the 78 - unit maximum.
- **Repeated classes:** Financial aid may be awarded to cover the cost of courses previously taken to improve a grade of F or NC; however, **repeated semester units will count toward the 150% maximum eligibility allowed.**

Note: Enrollment in PE classes **ONLY** will **not** be funded by financial aid.

Requirement #3: Percentage of completion - students must **complete a certain number of attempted units each year.**

In order to not exceed the 150 percent requirement listed above, the number of total units earned each semester must equal at least 67 percent of the total number of units attempted:

Attempted semester units (whether or not paid for by financial aid) include:

1. Completed (passing) grades: A, B, C, D and CR
2. Incomplete grades: I
3. Non-passing grades: W, F, NC and IP

All repeated units are included as attempted; therefore, each time a course is taken, the number of units will be included in the calculation of the 150% rule and academic progress.

Students who do not meet these progress requirements will be placed on financial aid probation and may be suspended after one additional semester. For more information, see section entitled *Financial Aid Probation*.

Grades of F: Units for which failing grades (F) have been assigned will count toward the number of units attempted for calculation of the 150% rule and academic progress, even if repeated at a later point in time.

Repeated Courses: These units will count toward the number of units attempted for calculation of the 150% rule and academic progress. If students are granted special permission by the Registrar to repeat courses in which they have previously earned a C grade or higher, the subsequent grade awarded will not be counted in the GPA calculation and additional credit will not be earned, except as specifically permitted by California State law – although the units will count toward the number attempted for the calculation of the 150% rule and academic progress.

Summer (and/or intersession) units attempted and earned will affect cumulative GPA and time frame requirements for both the 150% rule and academic progress.

- If the student does not satisfactorily complete the number of units as indicated and is not currently on financial aid probation, he/she will be placed on financial aid probation.
- If the student does not satisfactorily complete the number of units as indicated and he/she is already on financial aid probation, he/she will be placed on financial aid suspension and is no longer eligible to receive financial aid.

Financial Aid Probation: Students who receive financial aid, but fail to maintain SAP, will be placed on **financial aid probation** for one semester. Students will be notified in writing that he/she has been placed on financial aid probation. The letter will state the reason(s) for the financial aid probation and the conditions that must be met to re-establish SAP. Students on financial aid probation may continue to receive financial aid during the probationary semester.

It is highly recommended that students on financial aid probation meet with a COD academic counselor to discuss educational plans/requirements and overall institutional academic progress.

Removal from Financial Aid Probation: At the end of a student's probationary semester, the student must have completed the required number of units and/or raised the GPA to the minimum standards for all courses attempted during that semester to return to good academic standing. If the student fails to raise his/her GPA and/or academic progress to 67% or greater after one probationary semester, the student will be placed on financial aid suspension. If, at the end of a student's probationary semester, the student's academic progress is greater than 67% and/or the semester GPA has met the minimum, but the cumulative (overall) GPA is still below the minimum standards, the student will remain on **"continued"** financial aid probation for **one more semester** in order to raise the cumulative GPA. If, after two semesters, a student fails to raise his/her cumulative GPA to meet or exceed the minimum standards, the student will be placed on financial aid suspension and will no longer be eligible to receive financial aid.

NOTE: Students generally regain financial aid eligibility beginning with the payment period after which the student re-established satisfactory academic progress.

Financial Aid Suspension: A student placed on **financial aid suspension is no longer eligible to receive financial aid**. Financial aid suspension occurs when students:

- ♦ are "academically disqualified" by College of the Desert **OR**
- ♦ have failed to re-establish SAP while on probation or continued probation and therefore, have failed to make SAP for at least two semesters of enrollment **OR**
- ♦ have attempted more than 78 units and/or have reached the maximum length of time for which the student may receive financial aid **OR**
- ♦ have recently achieved a previous educational goal at COD or another institution

Students placed on financial aid suspension will be notified in writing that he/she has failed to make SAP and the reason(s) for the suspension. A student may appeal a financial aid suspension **one time only**, in writing, by submitting the COD SAP Appeal Form to the Financial Aid Office. This form will be enclosed with the *"Notification of Financial Aid Suspension Letter."*

Appeal Process: A student in financial aid suspension status may submit an appeal to the COD SAP Appeals Committee if the student believes there are **extenuating circumstances** for his/her failure to maintain SAP. **Extenuating circumstances include:** personal illness/accident, serious illness or death within the immediate family, auto accident or other situation beyond the *reasonable control* of the student. As such, documentation /proof may include a letter from a doctor, hospital or social services agency; obituary notice; or a police report.

NOTE: The demands of employment or insufficient childcare are NOT usually accepted as extenuating circumstances for an appeal. Students who are enrolled in COD's Nursing Program must submit documentation that they have been accepted into the program, along with their COD SAP Appeal Form.

Students must submit the COD SAP Appeal Form to the Financial Aid Office within **thirty (30) calendar days** from the date listed on the student's *"Notification of Financial Aid Suspension Letter," with all of the appropriate documentation attached to support the appeal*. In addition, all students filing an appeal must submit a **Student Educational Plan**, developed in consultation with a COD academic counselor, which details course requirements and a timeline for achieving the student's educational objective.

Submission of an appeal does NOT guarantee that a student will regain financial aid eligibility. After review of the appeal, the Appeals Committee will render a FINAL decision and the student will be officially notified, in writing, of the Committee's decision to approve or not approve the appeal. If the appeal is approved, the student must adhere to the courses listed in the Student Educational Plan submitted along with the original appeal.

- ♦ **Reinstatement of Financial Aid:** A student who has been suspended from receiving financial aid *may* be reinstated **one time only** by registering for classes at his/her own expense (without financial aid funds) and completing either a minimum of six semester units or the number of units needed for academic progress with a GPA of 2.0 or better. Upon satisfactory completion of this requirement, students will need to submit a letter to the Financial Aid Office to petition the reinstatement of financial aid. All "reinstated" students will remain in financial aid probation status throughout the rest of their attendance at COD as long as the student remains in good academic standing. If not, the student will be terminated.
- ♦ **Termination of Financial Aid:** Students who have been placed in financial aid suspension status and are reinstated, but fail to maintain SAP, will be **permanently terminated** from receiving future financial aid at COD.