



COLLEGE
of the **DESERT**

FINANCIAL AID OFFICE

STUDENT FINANCIAL AID HANDBOOK



TABLE OF CONTENTS

INTRODUCTION	3
LOCATION AND HOURS	4
ELIGIBILITY REQUIREMENTS FOR FEDERAL FINANCIAL AID	5
APPLYING FOR FINANCIAL AID	7
COST OF ATTENDANCE AND FINANCIAL NEED.....	9
PACKAGING/AWARDING.....	10
VERIFICATION	20
PROFESSIONAL JUDGEMENT	2122
DISBURSEMENT INFORMATION.....	233
WITHDRAWAL AND RETURN TO TITLE IV (R2T4).....	245
ACADEMIC YEAR DEFINITION	267
CAMPUS BASED POLICIES.....	28
RIGHTS AND RESPONSIBILITIES.....	31

INTRODUCTION

Financial Aid is a form of assistance made available by federal and state funding and private sources in the form of grants, loans, scholarships and employment. The mission of the Financial Aid Office at College of the Desert is to provide financial assistance to students who can benefit from further education but cannot do so without such assistance. We highly recommend that all students apply and/or inquire about financial aid even if they do not anticipate the need for assistance. The Financial Aid Office is committed to making college affordable for students, and to assist students and families with any questions regarding the student financial aid process.

The handbook is to act as a guide, every reasonable effort has been made to determine that everything stated in this handbook is accurate. Since regulations do change, policies and procedures may change and not be reflected in this handbook. This handbook will be reviewed regularly and revised as appropriate to reflect changes in statute, regulations, or institutional practice.

LOCATION AND HOURS

Palm Desert:

43-500 Monterey Ave.
Palm Desert, CA 92260
Cravens Student Success Center (CSSC), 2nd Floor

Monday-Thursday 9:00 AM to 6:00 PM
Friday 9:00 AM to 12:00 PM

Summer Hours:

Monday-Thursday 9:00 AM to 6:00 PM

Indio:

45524 Oasis St.
Indio, CA 92201
2nd Floor

Monday/Tuesday: 10:00AM to 12:00PM and 1:30PM to 4:00PM
Thursday: 1:00PM to 4:00PM

Summer Hours:

Monday-Tuesday: 10:00AM to 12:00 PM and 1:30PM to 4:00PM
Thursday: 1:00PM to 4:00PM

Mecca/Thermal:

61120 Buchanan
Thermal, CA 92274
Administration Building

Wednesday: 9:00AM to 12:00PM and 1:30PM to 5:00PM

Summer Hours:

Closed

Hours are subject to change. Please review hours of operation [online](#).

ELIGIBILITY REQUIREMENTS FOR FEDERAL FINANCIAL AID

To be eligible for aid, a student must:

- Apply for financial aid using the [Free Application for Federal Student Aid](#) (FAFSA)
- Be a United States citizen, permanent resident or be an eligible non-citizen. *Students who qualify for AB540 status are not eligible for federal aid, but may be eligible for California state aid.*
- Be enrolled in an eligible education program for the purpose of obtaining an associate degree, certificate of achievement or completing requirements for transfer to another college. *Please note, students that select Undecided/Undeclared as their program of study are not eligible for financial aid purposes.*
- Not owe a repayment of any Title IV grant and are not in default on any Title IV loan received for attendance at any institution.
- Possesses a high school diploma, GED or equivalent. *Students who were enrolled in an eligible educational program of study before July 1, 2012 are grandfathered in to be considered Title IV eligible under either the ATB test or credit hour standards.*

- Demonstrate financial need. *Financial need is defined as the difference between the cost of attendance (COA) at a school and your Expected Family Contribution (EFC).*
- Maintain [Satisfactory Academic Progress](#) as defined by the standards set by COD.
- Comply with [Selective Service](#) registration guidelines, if required. *Federal law requires men ages 18 through 25 years of age be registered with the Selective Service System. Men must be registered before they can receive any federal or state financial aid (CPPG is the only form of financial aid not affected).*
- Not have been convicted for a federal or state drug charge for an offense that occurred during a period of enrollment for which the student was receiving federal student aid.
- Not have earned a Bachelor's Degree or a higher degree. However, students meeting eligibility requirements may receive a CPPG.

APPLYING FOR FINANCIAL AID

Federal Aid:

Completing the Free Application for Federal Student Aid (FAFSA) is the first step in becoming eligible for Financial Aid. You will need to have an [FSA ID](#) to electronically sign your [FAFSA](#) Application. If you plan to attend College of the Desert, please include our school code, **001182**, on your FAFSA Application.

You will receive a Student Aid Report (SAR), once you have submitted your FAFSA Application. If you included our school code on your application, we will receive an Institutional Student Information Record (ISIR), which is an electronic copy of your application. Once we receive your ISIR, we will post required documents (if applicable) on your [student self-service portal](#). We will also send you an email to your [MyCOD email](#) if there are additional documents required. Please note, our department must receive the missing documents in order to move forward with processing your financial aid.

You must reapply for the FAFSA each academic year. The FAFSA opens October 1st for the following academic year. Please be sure to pay attention to [financial aid deadlines](#), failure to do so may result in not being able to receive financial aid.

State Aid:

You must be a resident of California or a verified [AB540](#) student to be eligible for state aid.

California Dream Act (CADA): AB 131 allows eligible AB 540 students to access state-funded financial aid programs such as Cal Grants, university grants and CCPG. The [CADA](#) also allows Deferred Action for Childhood Arrivals (DACA) students to apply for the CCPG. The California Student Aid Commission (CSAC) developed the California Dream Act Application to determine the financial need of students who are not citizens or legal permanent residents. Students with a valid social security number should complete the [FAFSA](#) and those that do not have a valid social security number should complete the [CADA](#). The CADA application will determine eligibility for the Cal Grant, Student Success Completion Grant and CPPG.

You must reapply for the CADA each academic year. The [CADA](#) opens October 1st for the following academic year. Please be sure to pay attention to [financial aid deadlines](#), failure to do so may result in not being able to receive financial aid.

California College Promise Grant The California College Promise Grant is a program that is designed to provide educational assistance for eligible California residents, AB540 or DACA students attending a California community college by waiving the per-unit enrollment fee at community college throughout the state. Students can apply by completing the FAFSA, California Dream Act Application or the CCPG application which can be picked up at the Financial Aid Office.

Cal Grant: Students attending College of the Desert are eligible to receive Cal Grant B or C. The state funded grants are available to California residents who apply by March 2nd for the next school year and qualify based on standards set by the California Student Aid Commission (CSAC). In addition to completing a FAFSA/CADA, you must also complete the “Cal Grant GPA Verification Form.” This form

must be submitted for CSAC to evaluate your eligibility. College of the Desert will transmit GPAs electronically every February and September for students who have completed at least 16 units but less than 24 units called the reestablished GPA or a community college GPA if the student has 24 units of transferrable coursework. Only Cal Grants B and C may be used at College of the Desert, but Cal Grant A may be used for future study if you decide to transfer to a four-year college or university in California. There is an additional deadline of September 2nd for students completing the FAFSA that are attending a community college.

Student Success Completion Grant: The Student Success Completion Grant (SSCG) is a grant for Cal Grant B and Cal Grant C recipients attending a California community college full-time (12 units or more). The program is designed to encourage students to maintain full-time status throughout their academic career. Students will be eligible for \$649 per semester (fall & spring) if they are in 12-14.9 units and \$2,000 per semester if they are in 15 or more units.

COST OF ATTENDANCE AND FINANCIAL NEED

The cost of attendance is the estimated total amount it may cost to attend college. It will vary depending on your living situation (whether you live with your parents or off campus) and residency status (California resident or non-resident). Residency status is determined by Admissions and Records. College of the Desert does not have on-campus housing; therefore, students that select On-Campus on their FAFSA/CADA will receive the Away from Home budget.

At College of the Desert, the Cost of Attendance (COA) is used to calculate eligibility for federal and state aid programs. The information reported on your FAFSA/CADA is used to determine your Estimated Family Contribution (EFC), using the standard “federal needs analysis” formula. Your EFC is deducted from the COA, resulting in your calculated total remaining need. [Cost of Attendance](#) for students enrolled in less than half-time will only include tuition and fees, books and supplies and educational transportation costs.

PACKAGING/AWARDING

When a student applies for financial aid, funds usually come from more than one source (federal, state, private, etc.) and the combination of financial resources is referred to as packaging. Once your financial need is determined, you will be awarded aid in the following order until your need has been met or until no additional funds are available.

California College Promise Grant: The California College Promise Grant is a state program that was designed to provide educational assistance for eligible California residents, AB540 or DACA students attending a California community college by waiving enrollment fees. Students can apply by completing the Free Application for Federal Student Aid (FAFSA), California Dream Act Application (CADA) or the CCPG application.

CCPG (Method A) – The CCPG A is designed for students receiving various forms of government assistance such as TANF, SSI/SSP or General Assistance. Students applying for the CCPG A only and no

other financial aid, need to submit a paper CCPG application along with documents as outlined on the form. The form is available at the front counter of the Financial Aid Office.

CCPG (Method B) – The CCPG B is for students meeting specific income requirements set by the state of California each year.

CCPG (Method C) – The CCPG C is for students that have applied for financial aid and have been determined to have an unmet need of \$1,104.

CCPG (Method D)—The CCPG D is for students under the age of 25 that have been determined to be homeless within the last 24 months preceding their admission application.

Loss of CCPG: California community college students receiving the CCPG will have to meet minimum [academic and progress standards](#) to remain eligible for the waiver. A student that is no longer eligible for the CCPG will receive an email notification from Admissions and Records of their loss of eligibility and will need to complete an [appeal form](#) with Admissions and Records to attempt to reinstate this grant.

Federal Pell Grant: Pell grant is a federal, need based grant that does not need to be paid back. These federal grants are available to assist students in meeting educational costs. Federal Pell Grants are targeted to students with high financial need. Eligibility is determined from the Estimated Family Contribution (EFC), a calculation determined on information submitted on your FAFSA. Pell Grant awards are adjusted if you enroll in fewer than 12 units per semester. To remain eligible for Pell Grant, you must be meeting [satisfactory academic progress](#).

Pell Grant Percentage Table

Enrollment Status	Units Enrolled	Percentage of Grant Disbursement
Full Time	12 or more units	100%
Three Quarter Time	9.0—11.5 units	75%
Half Time	6.0—8.5 units	50%
Less Than Half Time	5.5 or less units	Eligibility to be determined

Lifetime Eligibility: Effective July 1, 2012, you can only receive a maximum of 6 years of full-time grant towards your undergraduate education, including work at a four year college or university. If you intend on transferring to a 4-year college or university, you should not use more than half of your Pell Grant eligibility at College of the Desert. Once you have reached your 6 year mark, referred to as 600%, you will no longer be eligible for additional Pell funding. There are no exceptions or appeals. To review your current Pell Lifetime Eligibility, you can visit NSLDS Student Access.

Cal Grant: Cal Grant A, B, and C are state-funded, need-based grants given to California college students and do not need to be repaid. Students must be California residents, attend a qualifying California college, demonstrate financial need, have a high school diploma, meet federal aid requirements, and be enrolled at least half-time (6 units). Cal Grant B and C are the only Cal Grant awards offered at College of the Desert. To review your Cal Grant Eligibility or to learn more information about the program you can visit the [California Student Aid Commission](#). You must be meeting [satisfactory academic progress](#) to be eligible for this program.

The state funded grants are available to California residents who apply by March 2nd for the next school year and qualify based on

standards set by the California Student Aid Commission (CSAC). In addition to completing a FAFSA/DACA by March 2nd, you must also complete the [“Cal Grant GPA Verification Form.”](#) There is an additional deadline of September 2nd for students completing the FAFSA that are attending a community college.

College Grade Point Average (GPA) Information: College of the Desert will transmit GPAs electronically every February and September for California residents who have completed at least 16 but less than 24 units called a reestablished GPA or a community college GPA if the student has hit 24 units of transferrable coursework, or its equivalent, regardless of the grade received. Students who have earned less than the required number of units at College of the Desert, but have units from another college need to come to the Financial Aid Office to complete the GPA Verification form and attached a copy of their unofficial transcripts.

GPAs for AB540 students are only uploaded by the March 2nd deadline. The September 2nd upload is only provided for students eligible for the Competitive Cal Grant. Legislation within AB131 provides that AB540 (Dreamers) are not eligible to participate in the Competitive Cal Grant.

Student Success Completion Grant (SSCG): The SSCG is a state funded, need based grant that full-time community college students receiving Cal Grant B or Cal Grant C may receive. The program is designed to encourage students to maintain full-time status throughout their academic career. No additional application needs to be submitted, eligibility will automatically be determined by the college. Funding is limited for this grant and will be awarded to students based

on file completion. You must be meeting [satisfactory academic progress](#) to be eligible for this program.

Chafee Grant: The California Chafee Grant Program gives money to current and former Foster Youth to use for vocational training or a degree program. Students must be enrolled in a minimum of 6 units to be eligible for the Chafee Grant. The Chafee Grant Program, also known as the Educational and Training Voucher (ETV), is a federally and state funded program and is subject to the availability of funds each year. For eligibility, the student must have been a Foster Youth between the ages of 16 to 18, have not reached their 26th birthday as of July 1 of the award year and have been eligible to receive services from the Department of Social Services Independent Living Program (ILP). In addition to completing the FAFSA or CADA, students must complete the [Chafee Grant Application](#). Award amounts are based on financial need.

Federal Supplemental Educational Opportunity Grant (FSEOG):

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a federally funded program that is provided by the U.S Department of Education for undergraduate students with exceptional financial need and does not need to be repaid. Unlike the Federal Pell Program, FSEOG funding is limited and there is no guarantee that all eligible students will receive FSEOG. FSEOG grants are awarded in the amount of \$500 per semester and funds depend on the availability at the school. The FSEOG is administered directly by the Financial Aid Office at College of the Desert. Students must be meeting [satisfactory academic progress](#) to be eligible for the program.

FSEOG Selection:

To be considered for FSEOG, students must complete the FAFSA that applies to the award year for which they will enroll at the College of the Desert. Eligibility is based on their answers on the FAFSA, and they must meet citizenship and eligibility requirements as required for all Title IV Programs.

Primary consideration for FSEOG is given to students who demonstrate a high financial need, have a zero Expected Family Contribution (EFC), are receiving a Federal Pell Grant and are enrolled in at least 9 units. Students whose financial aid file is completed on or before our first priority deadline of the fall semester (usually the 2nd week in July) will also be the first to be considered.

Direct Loan Stafford Subsidized and Direct Loan Stafford

Unsubsidized Loans: These are federal direct loans that are borrowed funds that are different from grants and federal work-study. Direct loans are borrowed funds that must be repaid with interest. Applying for and receiving a student loan is a serious obligation, so before you apply for a loan, it is a good idea to think about the amount you will need for your educational expenses, have a good understanding of how much your payments will be when repayment begins and be aware the amount that has to be repaid over the years. To qualify for Federal Direct Loans, students must meet all of the requirements for federal financial aid and have eligibility for other grants determined first. Federal student loans should be a student's last resource. COD offers both the subsidized and unsubsidized Federal Direct Stafford loans for the fall and spring semester, starting spring 2021. These loans are designed to help you achieve your educational goals. Funds come from the Department of Education and you will repay these loans to the Department of Education or its

assigned servicing agent. It is important to remain in constant contact with your servicer to avoid delays in loan payment and ensure successful repayment of your loan. To estimate your monthly loan repayment amount or for additional information on student loans, please visit <https://studentaid.gov/understand-aid/types/loans>. Each academic year, you can borrow up to \$3,500 (\$1750 fall, \$1750 spring) as a first-year student (completed less than 30 units at COD) or \$4,500 (\$2250 fall, \$2250 spring) as a second-year student (completed more than 30 units at COD). For subsidized loans, the federal government pays the interest while students are in college at least half-time. In addition, independent students (as defined on the FAFSA application) may be eligible for an additional \$6,000 of Unsubsidized Loan for the full attendance of each academic year, and dependent students may be eligible for an additional \$2,000 for full attendance each academic year. Unsubsidized loans are also based on financial need and students are responsible for paying interest on these loans, which starts accruing as soon as the loan is disbursed and ends when the loan is paid in full. You can defer the interest payments while you are at COD, but COD recommends that you make your payments while you are in college. COD does not recommend students borrow more than \$10,000 at a community college level (this includes loans from other schools you attended prior to COD). If you have loans from other schools and are unsure of how much you have borrowed, you can view your complete loan history at [NSLDS](#). You will need your FSA ID to access this website. To apply for a student loan at COD, please complete the following:

1. Submit a [FAFSA](#) and list the school code for COD, 001182

2. Submit all of your missing documents on with COD through the student [self-service portal](#)
3. Be enrolled at least 6 units and have declared an associate degree program
4. Be meeting [Satisfactory Academic Progress \(SAP\)](#)
5. Be meeting federal eligibility requirements, including not being in default or owe an overpayment to any financial assistance programs
6. Complete and pass the [Loan Entrance Counseling](#)
7. Complete your electronic [Master Promissory Note \(eMPN\)](#) if you have not done one within the last 10 years
8. Contact the [Financial Aid Office](#) at COD to request a loan request form. A financial aid loan guide will be emailed to you at that time to ensure you have all of the information you need.
9. Have a student education plan (SEP) on file and complete the loan request form once you have agreed to the terms and conditions of the loan program.

If eligible for a loan, the Financial Aid Office will send you a revised award letter with the loan amount you are eligible for. If you are not eligible, the Financial Aid Office will send you an email to your MyCod email.

Please note, failure to complete the steps above will delay the disbursement of your loan.

Federal Loan Cancel Process: If you take out a federal loan and want to cancel the loan, please email FAO@Collegeofthedesert.edu with the subject line 'Cancel Federal Loan.'

If you take out a loan, you are required to complete an [Exit Counseling](#), after you complete your program of study, drop below half-time or leave COD.

Scholarships: Scholarships are funds from a variety of sources that do not need to be repaid. The amounts and eligibility requirements vary by scholarship. Some scholarships are need-based scholarships and others are non-need-based scholarships. The scholarship awarding process takes place throughout the year.

College of the Desert (Desert Community College District) Foundation offers scholarships for continuing and transfer students. To be considered for a Foundation scholarship, you must complete the scholarship application and go through the eligibility and selection process. The scholarship application opens December prior to the start of the following academic year. Scholarships are usually awarded to the student(s) who best fit the criteria as established by the donor and/or organization providing the scholarship funds. Students will receive a notification to their [MyCOD email](#) if they are awarded a scholarship with steps to complete the acceptance process. Please visit the [scholarship webpage](#) for more information.

Federal Work Study (FWS): FWS is federally subsidized employment available to students who demonstrate financial need. The amount of a work-study award depends on the student's financial need and the availability of funds at College of the Desert, the amount will never exceed \$6,000 per award year, unless approved by the Financial Aid

Director. FWS funds are disbursed directly to students in the form of a monthly paycheck by the District unless the student has registered for direct deposit with the Payroll Department. Eligible students will receive the same rate as the current minimum wage. To be eligible for FWS, students must maintain [satisfactory academic progress](#) and remain enrolled in a minimum of 6 units for the semester. Students can review job openings and apply online at [Job Hub](#).

Alumni Work Study (AWS): AWS is an institutionally (COD Alumni Foundation) subsidized employment available to students who demonstrate qualifications set forth by the COD Alumni Foundation and the Financial Aid Office. The amount of a work-study award depends on the availability of funds at College of the Desert, the amount will never exceed \$6,000 per award year, unless approved by the Financial Aid Director. AWS funds are disbursed directly to students in the form of a monthly paycheck by the District unless the student has registered for direct deposit with the Payroll Department. Eligible students will receive the same rate as the current minimum wage. To be eligible for AWS, students must maintain [satisfactory academic progress](#) and remain enrolled in a minimum of 12 units for the semester. Students can review job openings and apply online at [Job Hub](#).

Extended Opportunity Programs and Services (EOPS): [EOPS](#) is restricted to low-income, educationally disadvantaged students and provides grants, books and counseling services to eligible students. To learn more about their services, please contact EOPS at (760) 773-2539.

Cooperative Agencies Resources for Education: (CARE): CARE is designed to encourage single parents receiving TANF/CalWORKS to enroll in college. CARE provides counseling, financial aid and child care assistance to eligible students. To learn more about their services, please contact CARE at (760) 773-2539.

VERIFICATION

The Department of Education selects students for a process called verification. Verification is confirmation that the information provided on a student's Free Application for Federal Student Aid (FAFSA) or CADA is correct. The law requires colleges to obtain information from the family to verify the accuracy of the information that was reported on the FAFSA/CADA (Example/ income, household size, identity, high school completion). College of the Desert verifies files identified by the Department of Education using worksheets based on federal regulations and guidelines. Additionally, if College of the Desert encounters conflicting information concerning a student's eligibility or it is determined that additional information is needed, College of the Desert will request additional documentation. Students will receive an email to their [COD email account](#) requesting additional documentation and the missing documents will show on the [student's self-service portal](#). Once the documents are received, College of the Desert will review the account within 4-6 weeks from the date the documentation was turned in, and make corrections, if applicable. If there is a change on the award letter, students will receive notification on their [student self-service portal](#).

A student selected for verification will have 120 days from their last day of enrollment for that award year or College of the Desert's deadline, whichever is earlier, to turn in the required documentation on their account. If a student is selected for verification after they received a disbursement for that award year, and they are still enrolled with College of the Desert, failure to turn in documentation will result in the student having to pay back funds they received for that award

year. Failure to pay back the funds within 30 days of the notification will result in an overpayment. A student that has been referred to the U.S. Department of Education's Borrower Services, can reach the U.S. Department of Education's Borrower Services at the following number 800-621-3115.

PROFESSIONAL JUDGEMENT

The Free Application for Federal Student Aid (FAFSA)/CADA does not provide families with a place to explain special circumstances which may affect their ability to pay for the student's education. To remedy this, Congress has delegated to the school's financial aid administrator the authority to compensate for special circumstances on a case-by-case basis with supporting documentation.

Professional Judgment (PJ) refers to the authority of a school's financial aid administrator to adjust the data elements on the FAFSA (Income Reduction) and to override a student's dependency status (Dependency Override). Professional Judgment is determined on a case-by-case basis. Students who wish to request a dependency override are required to contact the [Financial Aid Office](#) to get the dependency override forms.

Income Reduction: An Income Reduction request is for students who believe there was a significant difference in income between the required FAFSA/CADA income and their current income due to an extenuating circumstance. Extenuating circumstances may include, but are not limited to involuntary loss of employment (termination, layoff), reduction or loss of untaxed income or benefits (unemployment, social security, etc.), discharge from military, or divorce or separation of student, spouse, mother or father. Students who wish to request an income reduction are required to contact the [Financial Aid Office](#) to get the income reduction forms.

Dependency Override:

A dependency override can be used to make a dependent student an independent student for the purposes of awarding aid. However, a

dependency override cannot be used to make an independent student a dependent student. If a student is granted a dependency override, the parent's information and signature will not be provided on the FAFSA application.

The following are examples of circumstances that **may merit** a dependency override determination:

- Abandonment by parents
- Abusive family environment that threatens the student's health or safety
- Student unable to locate parents
- Incarceration or institutionalization of both parents
- Parents cannot be located

The following are examples of conditions or circumstances that **do not merit** a dependency override determination:

- Parents refuse to contribute to the student's education
- Parents are unwilling to provide information on the FAFSA or for verification
- Parents do not claim the student as a dependent for income tax purposes
- Student demonstrates total self-sufficiency

Students who wish to request a dependency override are required to contact the [Financial Aid Office](#) to get the dependency override packet.

Decisions to exercise professional judgment or a dependency override will be on a case-by-case basis and decisions regarding requests for adjustment are final and cannot be appealed. Overrides do not carry over from year to year. It is a student's responsibility to provide sufficient documentation to prove their unusual circumstances.

DISBURSEMENT INFORMATION

Students who are eligible to receive Pell will receive three disbursements in the primary terms (Fall and Spring) and two disbursements in the summer. All winter units will be added to the spring term for disbursement purposes. Students who are eligible for loans will receive two disbursements, typically one for fall and one for spring. Students who are eligible to receive Cal Grant, Student Success Completion Grant, FSEOG and Chafee Grant will receive one disbursement in the primary terms.

If you are eligible to receive financial aid you will need to select a ['refund option'](#) in order to process your Fall, Spring and Summer disbursements.

You will receive a bright green packet to the address you have on file with COD from BankMobile, with detailed instructions on how to choose one of the (2) disbursement methods. You can choose one of the following options in the refund selection process:

Deposit to an Existing Account – Money is transferred to an existing account the same business day BankMobile receives funds from our school. Typically, it takes 1 – 2 business days for the receiving bank to credit the money to your account.

Deposit to a BankMobile Vibe Checking Account- If you open a BankMobile Vibe checking account (upon identity verification), money is deposited the same business day BankMobile receives funds from our school.

Once you receive your Financial Aid Disbursement Notification from [BankMobile](#), you can expect to receive your refund based on the method that you selected.

For primary terms, students' Pell grants will be disbursed in three parts – 34% of that term's eligibility at the 1st disbursement, 33% of the term's eligibility at the 2nd disbursement and the remaining 33% in a

3rd disbursement at the 60% point of the semester. Students, who are added late to a course or have late starting classes, will be paid once that course begins. Students initially awarded after the 3rd disbursement will receive 100% of that term's eligibility. For summer, student's Pell grants will be disbursed in two parts—50% of that term's eligibility at the 1st disbursement at the beginning of the semester and 50% of their remaining eligibility at the 60% mark. The [disbursement schedule](#) will share the college's Pell disbursement dates.

[*Books and Supplies Pre-Authorization*](#): A credit will be pre-authorized if you are a CA resident, awarded a Pell Grant, enrolled at least half-time (6 units), to purchase books and supplies through the COD Bookstore. To learn more information, please review College of the Desert's [Book and Supplies Preauthorization](#).

WITHDRAWAL AND RETURN TO TITLE IV (R2T4)

In accordance with federal regulations, students that receive federal financial aid and withdraw from classes for the semester may be required to repay any unearned grant funds that they have received. If a student drops from or withdrawals from a portion of their classes an adjustment may need to be made to the student's subsequent disbursements or the student may be required to repay a portion or the entire grant(s) that were received. The amount will be calculated by College of the Desert using the formula specified by federal government. Funds are returned to the appropriate federal program based on the percentage of unearned aid using the Federal formula.

To learn more information, please review College of the Desert's [Drops, Withdrawals and Repayments of Funds](#).

All calculations are based upon the withdrawal date as determined by the Admissions and records Office. College of the Desert uses the following definitions with withdrawal date:

Official withdrawal is the date the student notifies the school of his/her intent to withdraw.

Unofficial withdrawal is the last date of recorded attendance as documented by the institution or the midpoint of the payment period.

The Return to Title IV calculation is performed to determine any amount the Institution may owe, and/or the student; as well as any required offer of a post withdrawal disbursement. If the student owes any money or if the student is entitled to additional funds, the appropriate letters are sent to the student (one indicating the amount of funds they need to return and the timeframe and manner in which to do so; or one offering them a “post withdrawal” disbursement). The calculations and the letters are sent within 30 days of the date the institution’s determination that the student withdrew.

Order of Return: The order of return is as prescribed by Federal Regulations:

- Federal Unsubsidized Loan
- Federal Subsidized Loan
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grant (FSEOG)

Post Withdrawal Disbursement (PWD): If you did not receive all of the funds that you earned, you may be due a post withdrawal disbursement. This means that you are eligible for financial aid that

you have not received. Students are notified within 30 days of their withdrawal date of their eligibility for a PWD and a disbursement will happen within 45 days.

Student Owes Funds: If the R2T4 Calculation determines that a student owes money, the student will be notified by mail that repayment needs to be made.

The student may repay College of the Desert, one of the following ways:

- Full and immediate repayment to College of the Desert;
- Repayment arrangements to College of the Desert within 30 days from the notification date;

If the student fails to take one of the positive actions listed above during the 30-day period, the overpayment will be reported to NSLDS and may be referred to the U.S. Department of Education's Borrower Services for collection. A student that has been referred to the U.S. Department of Education's Borrower Services, can reach the U.S. Department of Education's Borrower Services at the following number 800-621-3115.

ACADEMIC YEAR DEFINITION

College of the Desert's academic year, for federal student aid purposes, is comprised of two 16-week semesters (fall and spring). College of the Desert also offers a winter and summer term with a selection of courses.

Financial is tied to your enrollment status during the fall, spring and summer semesters. To maintain your full-time student status during both the fall and spring semesters, you will be required to carry 12 units each semester which totals 24 units. You will be paid for summer

courses based on the number of units you carried in this semester. Units carried during the winter will be counted as part of your spring semester enrollment in calculating your financial aid eligibility. For example, if you enroll in 5 units during the winter intersession, you would only need to carry 7 units during the spring semester to reach full-time status.

CAMPUS BASED POLICIES

Each academic award year College of the Desert is allocated a certain amount of campus based funding intended to assist students who are attending institutions of higher education to help pay for educational costs. Students must meet general eligibility criteria and be enrolled in at least half time status. To ensure compliance with federal regulations, this policy outlines the criteria for each campus based program to ensure students are awarded consistently over the entire award year.

Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Education Opportunity Grant (FSEOG) is a federal grant program designed to assist undergraduate students who have demonstrated the greatest financial need, with priority for those who are Pell Grant eligible. Students who apply early have the greatest opportunity for this award as these funds are limited.

Award Amount:

The maximum annual award amount is \$1,000.

Eligible students:

Students with the lowest EFC number (zero) on their FAFSA applications who are Pell grant eligible for the award year and are

enrolled in 9 units will have primary consideration for FSEOG awards. Priority will be given to students with the highest need.

Federal Work Study (FWS): FWS is federally subsidized employment available to students who demonstrate financial need. The amount of a work-study award depends on the student's financial need and the availability of funds at College of the Desert, the amount will never exceed \$6,000 annually. The length of a student's employment under FWS is based on the student's FWS award, hourly pay rate and hours worked per week. FWS funds are disbursed directly to students in the form of a monthly paycheck by the District unless the student has registered for direct deposit with the Payroll Department. Eligible students will receive the same rate as the current minimum wage.

Award Amount:

The maximum annual award amount is \$6,000.

Eligible students:

To be eligible for employment, FWS students must meet the following criteria:

- Meeting general federal financial aid eligibility criteria;
- Maintain Satisfactory Academic Progress standards;
- Be enrolled in a minimum of 6 units;
- Have remaining financial need

How does a student apply for an FWS position?

A student can follow the steps outlined on [JobHub](#).

Days Students May Work:

Student employees generally are hired to work during hours when the employing department is open for business. Students may not be scheduled to work during times they are scheduled to be in class. Evening and weekend hours are permitted according to the demand of the position as long as they are done under the supervision of a permanent staff member and approved by the Financial Aid Office.

Hours per Week:

Students are not able to work more than 20 hours per week unless approved by the Financial Aid Department. Hours scheduled for work are assigned in accordance with the student class schedule.

Termination/Dismissal

- Student employees may be terminated immediately based on a number of reasons such as failure to perform up to minimum standards or lack of available work.
- Dismissal is proper when the employee does not possess the qualifications, skills, and/or ability to meet the requirements of the job, or when the employee does not adhere to the office policies regarding work schedule, excessive absences, tardiness, acceptable language, behavior, or failure to adhere to dress requirements.
- Employees may also be terminated for insubordination, incompetence, dishonesty, disrespectful behavior, or any other justifiable cause.
- Dismissal may also result when the student's financial aid eligibility has been reached, the department has depleted its

budget allocation, and/or the student withdraws from the College or fails to maintain satisfactory academic progress.

- A student work study employee may or may not be invited to return a subsequent semester and will be notified prior to the end of the term.

Each school that participates in the FWS Program is required to expend at least seven percent of its total FWS federal allocation to compensate students employed in community service activities. Students working on campus at offices whose services are open to the general public are considered in the seven percent requirement. College of the Desert meets this requirement by offering employment at the McCarthy Child Development and Training center.

RIGHTS & RESPONSIBILITIES

- You may review all of the [rights, responsibilities and general information](#) online.
- College of the Desert reserves the right to review, adjust or cancel financial aid awards at any time due to changes in federal, state, or COD availability of funds.
- You are responsible for paying registration fees if you do not receive financial aid to cover your institutional charges in full. Failure to pay your remaining balance on time may result in being dropped from your courses and/or inability to register for future terms.
- You are responsible for being admitted to a degree or certificate program that is eligible for financial aid funds. Certificate programs less-than 16 units and adult basic education are ineligible to receive financial aid.

- Your financial aid offer will be void and/or cancelled if it is based on any error in determining eligibility for aid whether you or the Financial Aid Office made the error.
- Your award may be adjusted or cancelled due to changes in financial aid need, new aid received after you have been initially awarded, unit enrollment at census, state residency, dependency, marital or academic status, or failure to comply with state, federal and institutional regulations.
- Your eligibility for financial aid programs is contingent upon your meeting [Satisfactory Academic Progress \(SAP\) policies](#).
- The amount of financial aid you are eligible to receive is based on your unit enrollment.
- If your financial aid is greater than your total fees, the Business Office will disburse the excess funds based on the refund method you selected.
- If you stop attending a class, you are responsible for withdrawing with the Admissions and Records Office. Withdrawal from one or more courses may result in cancellation or repayment all or part of your aid.
- If you withdraw from COD, any fee refund due may be returned to the appropriate financial aid program.
- Regulations governing financial aid are subject to change at any time without notice.
- If you will not attend COD, you must drop all classes through WebAdvisor by the last day to drop full-term classes and qualify for a refund (see Class Schedule), or you will be liable for your fees. After the first day of the semester, you must go through the withdrawal process with the Admissions and Records Office. A student who withdraws during the semester and has received financial aid may be required to repay the funds received.

- Receipt of federal, state or institutional aid authorizes College of the Desert (COD) to apply your financial aid disbursement(s) to pay for your institutional fees and other educationally-related charges. This authorization will remain in effect through your entire period of enrollment at the College. You may rescind this authorization at any time by contacting the Financial Aid Office. Federal regulations allow the college to apply a student's financial aid automatically to his/her account for allowable institutional charges, such as tuition and fees.