AP 5130 Financial Aid

References:
>20 U.S. Code Sections 1070 et seq.;
>34 Code of Federal Regulations Part 668 (U.S. Department of Education regulations on the Integrity of Federal Student Financial Aid Programs under Title IV of the Higher Education Act of 1965, as amended);
>NWCCU 2020 Standards 1.C.4, 1.D.3, 2.C.1, 2.G.4, 2.G.5
>ORS 348.015 to 348.017

Federal Financial Aid programs offered at Rogue Community College include:
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grant
- Federal Direct Loan Program
- Federal Work Study Program

Financial Aid Application Process
The financial aid process can take several months, so students should apply as soon as possible beginning October 1 prior to summer term of the upcoming academic year. A new FAFSA application is required for each school year, beginning each summer term.

How to Apply:
Complete one of two financial aid applications:
1. **FAFSA** - To be eligible to complete the FAFSA, students must:
   a. Be a U.S. citizen or eligible non-citizen
   b. Enroll in a degree-seeking program or aid-eligible certificate program.
   The FAFSA is completed online at https://oregonstudentaid.gov/fafsa-orsaa.aspx.
2. **ORSAA** – The ORSAA is available to DACA and undocumented students, and gives you the ability to apply for Oregon grants and scholarships. The ORSAA is used exclusively by Oregon, not the federal government, and can be completed online at www.oregonstudentaid.gov.

Requesting a federal student loan: If a FAFSA-eligible student, they may have loan funds available by completing the FDL Request/Revision Form online at: https://web.roguecc.edu/financial-aid/financial-aid-forms

Priority deadlines are generally eight (8) weeks prior to the beginning of the term.

Paying Tuition & Fees
Payments may be made in cash (U.S. funds only), and by check (personal checks, traveler's check, cashier's check and money orders). Please make checks payable to RCC, and make sure the student's name and student ID number is clearly written on the face of the check. Payment also may be made by credit card: Visa, Master Card, Discover and American Express or by an installment tuition payment plan.

Rights and Responsibilities
If a student believes a mistake has been made or if their enrollment or financial situation changes, they may ask to have their financial aid package reviewed.

It is the student's responsibility to:
o   complete the application for financial aid accurately
o   submit it on time to the correct place
o   meet deadline for applying and reapplying for aid
o   provide documentation, verification, corrections, or new information if requested
o   read, understand, and keep copies of all forms they are asked to sign
o   comply with the provisions of all agreements signed
o   notify RCC of any change in their name, address, or enrollment status
o   perform job duties as required if awarded a Federal Work-Study job

Return of Title IV (Federal Aid) Funds Policy
This policy is applicable to all RCC students who receive Title IV aid and who resign (either "officially" through the Registrar's Office - OR - "unofficially" by no longer attending classes) from RCC before completing 60% of the semester.

Applicable to ALL RCC students:
o   The student's withdrawal date is used to determine the student's percentage of earned aid. The withdrawal date is used also to determine what percentage of the **enrollment period the student actually completed**.
o   The percentage of earned aid is subtracted from 100% to determine the amount of Title IV Aid the student has **not earned.** (This is the student's percentage of unearned aid.)
o   The percentage of unearned aid is multiplied by the amount of Title IV Aid that has been disbursed to the student to determine the amount of aid that the student must return.
o   The amount of Title IV Funds that the school must return to the Title IV Program is calculated by multiplying the total institutional cost by the percentage of unearned aid.
o   When a student's aid is returned as a result of not completing 60% of classes, the student should contact Rogue Central Services to resolve the remaining balance.

If the percentage of earned aid is greater than 60%, the student does not have to return Title IV Aid.

If the student resigns ("officially" or "unofficially"), they are responsible for returning the unearned portion of their financial aid package, including but not limited to Pell Grants and Direct Loans. If the student does not return these unearned funds, they may not be eligible for future financial aid at this or other universities.

Amounts that must be returned to the Federal Title IV Program must be returned in this order:
- o Unsubsidized Federal Direct Loan
- o Subsidized Federal Direct Loan
- o Federal Pell Grant
- o Federal SEOG
- o Other Title IV Assistance

Satisfactory Academic Progress (SAP) Policy

The federal government requires all schools participating in federal financial aid programs (e.g. Pell grant, direct loans, etc.) to have a Satisfactory Academic Progress (SAP) policy that meets the minimum federal requirements. This policy defines SAP, the process by which financial aid is revoked for failure to meet SAP minimum requirements, and the process by which students may appeal their SAP status. This policy applies to all financial aid.

The purpose of SAP standards is to ensure students are progressing toward their degree program in a timely manner. A student's SAP status affects their ability to receive aid. All students will be evaluated for SAP status at the conclusion of each term. SAP is measured by three federal standards:
- Minimum Cumulative GPA (cGPA) – all students must maintain a 2.0 cumulative GPA
- Minimum Cumulative Credit Completion Pace (cPace) – students must successfully complete at least two-thirds, or 66.67%, of their total attempted RCC credits.
- Maximum Time Frame – Students may receive financial aid for a limited time frame, up to 150% of their program length. For example, an associate degree with a program length of 90 credits must be completed within 135 credits (90 x 150% = 135).

Students who are successful (or unsuccessful) at meeting the standards above will be placed in the appropriate SAP status of Good Standing, Alert, Suspension, or Probation status.

SAP Alert Status & Resolution

Alert Status: Students who fail to meet the cGPA and/or cPace standard will be placed on Alert status and still qualify for financial aid. These students will receive a SAP Alert Warning letter reminding them of the SAP policy requirements. At the end of their next term enrolled, students who meet the minimum cGPA and cPace standards advance to Good Standing, and students who are unsuccessful at meeting the minimum standards move to Aid Suspension status.

Suspension Status:
Students who are on Alert status who do not successfully move toward Good Standing and students who have exceeded the 150% Max Time Frame standard are immediately placed on Suspension status. Suspension halts all federal, state, and institutional aid.

Re-establishing Financial Aid Eligibility
Students placed on Suspension status may reestablish financial aid eligibility by submitting a SAP Appeal. The appeal must describe the extenuating circumstances that led to suspension (including any supporting documentation), and explain what they will do differently to ensure success in future terms.

Appeal
The Financial Aid Office will review appeals and notify the student in writing of the decision. If approved, the student is placed on Probation status and will receive an Award Letter or Eligibility Notification. If denied, the student is placed on Suspension 2 status and will not receive federal aid for at least one term. If a student believes their appeal was misunderstood and has additional clarification and/or documentation, the student may re-appeal a denial ONCE and the SAP Committee will review it. SAP Committee decisions are final and no further appeals concerning the same situation or term will be considered.

Students have the right to appeal multiple SAP Suspensions, however, they must have a DIFFERENT reason in each appeal for not being successful. Federal regulations do not allow multiple suspension appeals due to the same reason. Additionally, students who indicate a medical issue as the reason for being unsuccessful must provide a release from a medical professional as supporting documentation for their appeal.

Misrepresentation
Misrepresentation is defined as any false, erroneous, or misleading statement that Rogue Community College, a representative of Rogue Community College, or a service provider with which Rogue Community College has contracted to provide educational programs, marketing, advertising, recruiting, or admissions services, makes directly or indirectly to a student, prospective student, a member of the public, an accrediting agency, a state agency, or the United States Department of Education.

A misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. If a person to whom the misrepresentation was made could reasonably be expected to rely, or has reasonably relied, on the misrepresentation, the misrepresentation would be substantial.

This procedure does not apply to statements by students through social media outlets or by vendors that are not providing covered services, as reflected herein.