



2012-2013 FINANCIAL AID DEPARTMENT STUDENT GUIDELINES

Southwestern College complies with the Family Education Rights & Privacy Act (FERPA) by not disclosing student educational records. However, current amendments to FERPA allow for lawful disclosure to Federal, State, and Local law enforcement authorities as amended by the US Patriot Act.

- Beginning in Fall 2012, students are now limited to 12 full-time semesters (or 600%) of Pell Grant eligibility for the entire history of receiving federal aid. You may check the Pell percentage used by logging on to NSLDS.ed.gov.
- To be eligible for financial aid, you must have a High School Diploma, General Education Diploma, (GED) or equivalency. **Students who do not have a high school diploma or a recognized equivalent (e.g., GED), and who first enroll in a program of study on or after July 1, 2012, will not be eligible to receive Title IV student aid.** **Students will qualify for Title IV student aid under one of the ability-to-benefit (ATB) alternatives if the student completed those ATB alternatives and was enrolled in a Title IV eligible program prior to July 1, 2012.** Those alternatives include the student passing an independently administered, approved ATB test or successfully completing at least six credit hours of postsecondary education. (This policy is subject to change)
- Students that possess a Foreign High School Diploma will be required to have the grade transcripts evaluated by an accredited agency in order to determine if the diploma is equivalent to a U.S. High School Diploma.
- **All financial aid inquiries must be made in person. This information will not be disclosed by telephone.**
- High school students taking college classes are not eligible for Federal/State Financial Aid, with the exception of the Board of Governor's Fee Waiver (BOGFW).
- Students applying for Federal Financial Aid **must** only enroll in courses that will meet his/her academic program as stated in their Student Educational Plan (SEP). This includes Cooperative Education and Exercise Science courses, which can be part of eligible coursework **only** if they are specifically required to meet a student's academic program.
- Your enrollment status (full-time, $\frac{3}{4}$ time, $\frac{1}{2}$ time) is calculated each term on a combination of your registered units and a census date for each individual course. (The census date is defined as a unique date, assigned to each course, based on the length of the individual course. Courses with a start date that is more than 10 days before the enrollment status is calculated are excluded.)
- Financial Aid **will not** cover units earned for: **Credit by Exam, Audit classes, No Credit Grade, Tech Prep and FREE-ROP** courses.
- Any student who attends more than one college during the same enrollment period **cannot** receive federal and state financial aid at both colleges (except for the BOGFW). This could result in an over-award and repayment of funds.
- A minimum of six units is required to receive State Cal Grants, William D. Ford Federal Direct Student Loans, Federal Work Study, Chafee, and the Child Development Grant.
- Beginning with the Fall semester of 2011, repeat coursework eligible for financial aid will be limited to three course withdrawals or two failed attempts. You are **not** allowed to receive financial aid for more than one repetition of a previously passed course.
- **Federal law requires that if you receive federal funds and then drop or withdraw from your classes, you may owe money back to the Federal Government. PLEASE NOTE: IF YOU FAIL ALL OF YOUR COURSEWORK IN A TERM YOU WILL BE CONSIDERED AN UNOFFICIAL DROP (EVEN IF YOU WERE ENROLLED IN THE COURSES THE ENTIRE TERM). A calculation will be performed based on only earning 50% of the Pell and/or SEOG that you received and you may be billed for the amount of unearned funds.**