

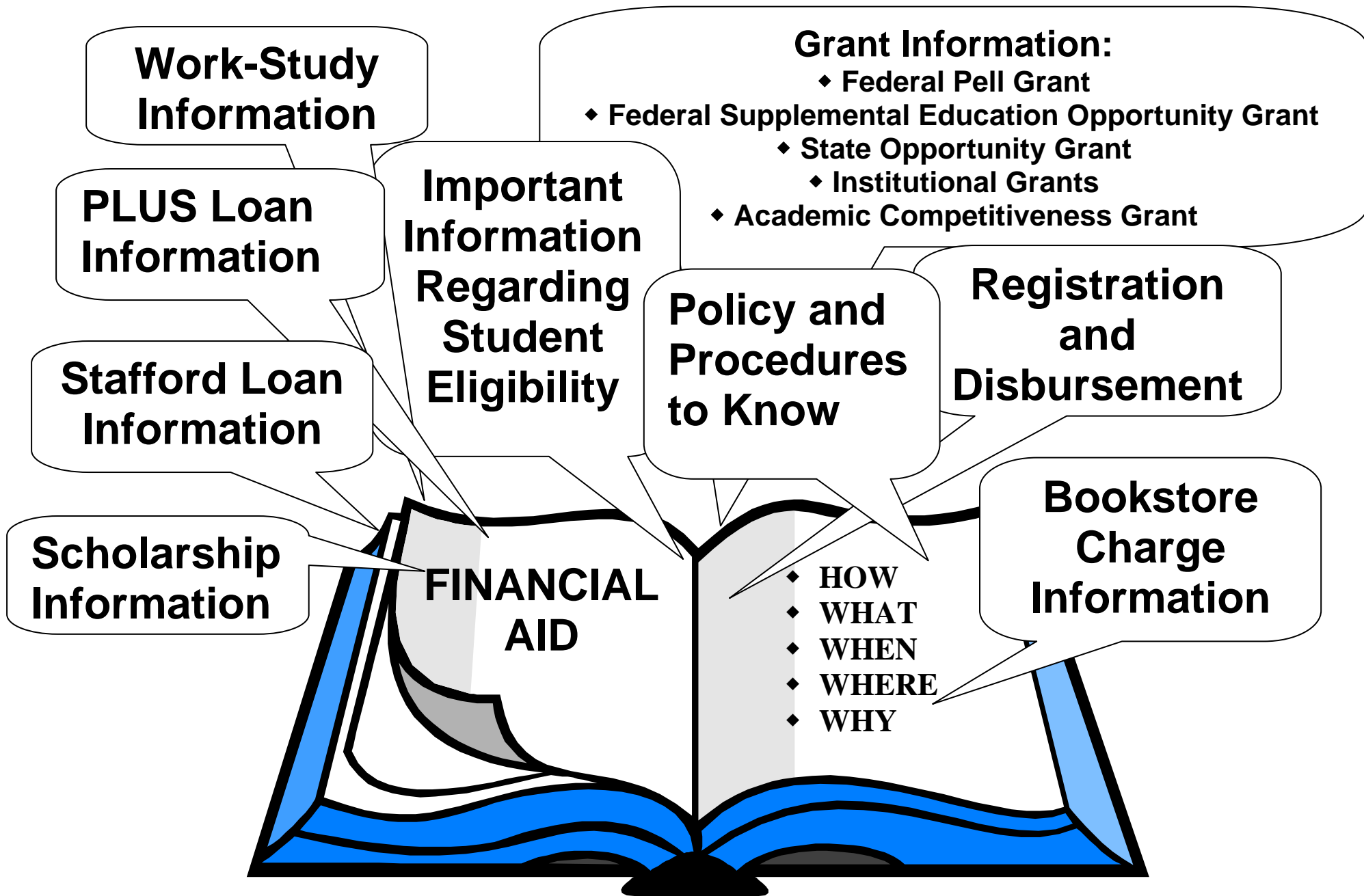
Southwestern Oregon Community College

2007-2008

Financial Aid & Institutional Award



Award Information Booklet



Federal Financial Aid & Institutional Award

INFORMATION BOOKLET CONTENTS

Section A – Unofficial Aid Package Information

- Important Facts and Dates at Southwestern
- Reminder Checklist for Financial Aid Students
- Financial Aid Terms and Definitions
- Financial Assistance Programs
- Basic Stafford and PLUS Loan Information

Section B – Official Award Letter Information

- When Will I Get My Financial Aid?
- How Do I Charge My Books?
- Financial Aid Disbursement Procedures
- Federal Work-Study Information
- Federal Family Education Loan Program Information – Stafford and PLUS

Section C – Policy, Procedures and Academic Resources

- Satisfactory Academic Progress Requirements
- Return to Title IV Funds Policy
- Registration Procedures at Southwestern
- Academic Resources Available at Southwestern

It is the policy of Southwestern Oregon Community College Board of Education that there will be no discrimination or harassment on the grounds of race, color, gender, marital status, sexual orientation, religion, national origin, age, political affiliation, parental status, veteran status or disability in any educational programs, activities or employment. Persons having questions about equal opportunity and nondiscrimination should contact the Dean of Administrative Services in Tioga 512. Phone 541-888-7206 or TDD 541-888-7368. All other issues, concerns, and complaints should also be directed to the Dean of Administrative Services for referral to the appropriate administrator.

SECTION A

Unofficial Award Package Specific Information

Important Facts and Dates at Southwestern

- ◆ Registration dates, when classes begin and finals week
- ◆ Payment deadline dates
- ◆ Financial aid disbursement dates and bookstore charge dates
- ◆ Holidays and campus closure dates
- ◆ Tuition and housing costs
- ◆ Important phone numbers and contact information

Reminder Checklist for Financial Aid Students

- ◆ Pertinent information students need to know
- ◆ Attendance Verification forms
- ◆ Loan requirements
- ◆ Federal Work-Study orientation
- ◆ Steps to complete every term
- ◆ Majors eligible for financial aid funding at Southwestern

Financial Aid Terms and Definitions

- ◆ Defining acronyms used in financial aid correspondence
- ◆ Explanation of financial aid terms found on the unofficial and official award letters

Financial Assistance Programs at Southwestern

- ◆ A list of most programs available at Southwestern to financially assist students
- ◆ Explanation of the financial assistance offered on the unofficial and official award letters

Basic Stafford and Plus Loan Information

- ◆ Information on student and parent loans offered on the unofficial award letter



IMPORTANT FACTS AND DATES AT SOUTHWESTERN

FACTS AND INFORMATION	SUMMER 2007	FALL 2007	WINTER 2008	SPRING 2008
Classes Start	June 25, 2007	September 24, 2007	January 7, 2008	March 31, 2008
Priority Registration Begins	May 1, 2007	May 1, 2007	November 19, 2007	February 26, 2008
Sign up for Advisor Appointments for Early Registration	April 9, 2007	April 9, 2007	October 29, 2007	February 7, 2008
Payment Deadline Dates	At time of registration	At time of registration	At time of registration	At time of registration
Bookstore Sales Begin	June 18, 2007	September 17, 2007	January 2, 2008	March 24, 2008
Financial Aid Disbursement Dates	July 12-13, 2007	October 11-12, 2007	January 24-25, 2008	April 17-18, 2008
Finals Week	August 13-16	December 3-6	March 17-20	June 9-12 Graduation 6-13-07
Campus Closures Dates/Holidays	July 4– Independence Day June 22 – September 3 – Closed Fridays	September 3 - Labor Day September 17 – 18 - In-service November 12 - Veteran’s Day November 22 and 23 - Thanksgiving Observed December 21 – January 1 Christmas Observed and College Closed	January 1 – New Year’s Day Observed January 14 - Dr. Martin Luther King, Jr. Day February 18 - President’s Day	May 26 - Memorial Day

If you have any questions, please give the Financial Aid Office a call at (541) 888-7337 or email at fao@socc.edu.

OTHER INFORMATION	CONTACT PERSON AND TELEPHONE (Dates and amounts are subject to change)			
Tuition and Housing Costs	Tuition: \$62 per credit Fees: \$330 per yr full-time Housing: Approximately \$6160 per year (includes 15 meals per week and a \$250 deposit)	Tuition and housing amounts are current at the time of printing. Amounts are subject to change. Full Year (Tuition & Fees) - 15 credits = \$3120		
Southwestern Main Switchboard	Dellwood Hall	(541) 888-2525	1-800-962-2838	
ADA Coordinator	Tim Dailey, Stensland Hall	(541) 888-7439	1-800-962-2836 ext. 7439	ada@socc.edu
Southwestern Hearing Impaired	Dellwood Hall	(541) 888-7368		
Athletic Information	John Speasl, Prosper Hall	(541) 888-7452	1-800-962-2838 ext. 7452	jspeasl@socc.edu
Bookstore	Stensland Hall	(541) 888-7264	1-800-962-2838 ext. 7264	
Campus Housing Information	Dellwood Hall	(541) 888-7635	1-800-962-2838 ext. 7635	housing@socc.edu
Educational Support Programs	Stensland Hall	(541) 888-7405	1-800-962-2838 ext. 7405	
Financial Aid and Student Campus Jobs	Front Lobby of Dellwood Hall	(541) 888-7337	1-800-962-2838 ext. 7337 or 7410	fao@socc.edu
Student First Stop Center	Dellwood Hall	(541) 888-7352	1-800-962-2838 ext. 7352	firststop@socc.edu
Student Support Services	Stensland Hall	(541) 888-7419	1-800-962-2838 ext. 7419 or 7421 or 7439	
Transcript Evaluator	Dellwood Hall	(541) 888-7246	1-800-962-2838 ext. 7246	transcripts@socc.edu
Southwestern Curry County	Brookings Location Gold Beach Location Port Orford Location	(541) 469-5017 (541) 547-2741 (541) 332-1325		

REMINDER CHECKLIST FOR FINANCIAL AID STUDENTS

WHAT	WHEN	WHY
Attendance Verification Form	Every Term - complete this form during the week following the full refund period or later. Forms are available at the beginning of the third week of the term. Only one signature from one class (covered by Financial Aid) is required.	To confirm attendance and satisfactory progress at the time of disbursement in compliance with federal regulations.
Enrollment Status – Changes to the number of eligible credits that apply toward the degree; Deadline: Wednesday of the second week for federal and state grants	As soon as students know their status has changed – to avoid a delay in disbursement changes must be made by Wednesday of the second week of the term.	To ensure that the correct cost of attendance is calculated and the correct financial aid funding is credited to each student's account and to receive a correct disbursement amount. Enrollment status (for federal and state aid) is determined by the number of eligible credits students are enrolled in on Friday of the second week. NO EXCEPTIONS.
Aid Hold Status Information	Failure to maintain satisfactory academic progress as defined at Southwestern (Policy and Procedures Section); evaluated each term	To inform students of their status and to provide the information and steps to follow for reinstatement of financial aid funding. Funding will not be retroactive to prior terms.
Entrance Interview Federal Family Educational Loan Program (FFELP)	First time borrowers must complete an entrance session after receiving the official award letter. Information is available on-line at www.socc.edu/serv_resrc/faweb2/loansem.html on the loan page.	To meet Federal Entrance Interview requirements, become familiar with the loan process and to meet required Federal default debt management regulations.
Federal Work-Study Orientation	Once each academic year - orientation dates and on-line information will be sent to those who qualify	To familiarize student employees with employment requirements in compliance with Federal and State employment regulations. Awards are not a guarantee of earnings; students must actually work to receive these funds.
Application for Admission	One time; before enrolling	Institutional and Federal requirement
Declare a Valid Major	Before receiving financial aid funds. Must be declared before the term you are seeking funding.	Each student must have a valid degree goal to receive Federal/State/Institutional funding.
Important Information and Facts to Know	As appropriate throughout the term - refer to the award letter, inserts, and other references	It is important to read all information provided so that students may be informed of their responsibilities.

FINANCIAL AID TERMS AND DEFINITIONS

TERM	DEFINITION	COMMENTS
COA (Cost of Attendance)	This is the amount that your education is estimated to cost at Southwestern during the academic year. This is an average cost, and your actual expenses may be different from your actual cost of attendance. Allowances for books/supplies, personal/miscellaneous expenses, and transportation expenses are also included in the cost of attendance .	The actual cost of attendance is based on many factors, including your attendance pattern (full-time, part-time, or mixed) and your living status (on-campus, off-campus, with parents, or with relatives). Childcare expenses, educational-related disability expenses, or computer expenses may be added upon request and are subject to documentation. Contact the Financial Aid Office for more information.
EFC (Expected Family Contribution)	This is the amount that the Federal government has determined that you and/or your family should contribute toward the cost of your education .	This figure is determined by the Federal Methodology and is based on your family's income, assets, family size, and number in college as reported on the Free Application for Federal Student Aid. (You may be eligible to replace your EFC with a loan or parent loan.)
SC (Student Contribution)	This is the portion of the EFC that you as the student (and your spouse, if applicable) are expected to contribute toward the cost of your education .	This figure is determined by the Federal Methodology and is based on your (and/or your spouse's) income, assets, and, if independent, your family size and number in college, as reported on the Free Application for Federal Student Aid (FAFSA).
PC (Parent Contribution)	This is the portion of the EFC that your parent(s) is expected to contribute toward the cost of your education this academic year.	This figure is determined by the Federal Methodology and is based on the parent(s) income, assets, family size and number in college. The Parent Contribution is applicable only to dependent students who were required to list their parents' information on the FAFSA.
Need	Your Cost of Attendance minus your Expected Family Contribution equals your Need . Your need is the maximum amount of need-based aid (such as grants, scholarships, Federal Work-Study, subsidized loans, etc.) for which you are eligible.	Under certain circumstances, you may be eligible for non-need-based aid, such as an unsubsidized loan, to replace all or part of the EFC, even if you have no need.
Estimated Aid	The amount of Estimated Aid shown on your Unofficial Award Letter is an unofficial estimate of what you may be eligible to receive. The official aid amount awarded will be listed on your Official Award Letter .	You may be eligible for additional assistance (such as FSEOG), but funds are awarded based on the date you complete your file. If you are eligible but have missed the initial awarding period, you will be placed automatically on a waiting list for funding, and will be notified, by mail, should funding later become available.
Unmet Need	After you have been awarded all available aid for which you are eligible, your remaining need (Need minus Estimated Aid) becomes your Unmet Need .	You may meet this unmet need in various ways, including scholarships and subsidized student loans.

FINANCIAL ASSISTANCE PROGRAMS AT SOUTHWESTERN

TYPE OF ASSISTANCE	AMOUNT OF ASSISTANCE	APPLICATION REQUIRED	OTHER IMPORTANT FACTS
FEDERAL PELL GRANT	Ranges from \$400 to \$4310	Free Application for Federal Student Aid (FAFSA)	Undergraduate students only (do not have a Bachelor's degree), pursuing a degree or certificate; Must meet other eligibility criteria; up to one full year of developmental course work (45 credits) may be funded; Must re-apply each year – this is a Federally-funded grant - generally does not have to be repaid; Transferable to other institutions - ask at the Student First Stop Center; May only receive 3 full-time terms of aid during an academic year – this includes all colleges attended that year. Total number of applicants may be capped, so apply early - starting January 1 of each year ; Must maintain satisfactory academic progress.
FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)	\$100 to \$4,000 and varies by school; Southwestern is \$600 per year	FAFSA	Undergraduate students only (do not have a Bachelor's degree), must show exceptional need as determined by the FAFSA application; must be pursuing a degree or certificate; Federally-funded grant program - generally does not have to be repaid (very limited funds at Southwestern); Funds available to at least half-time students (all others dependent upon funding); Must re-apply each year ; not transferable - ask at your new Financial Aid Office if transferring; Must maintain Satisfactory Academic Progress.
FEDERAL WORK-STUDY (FWS)	Varies by school; Southwestern is \$519 - \$3090 per year; Summer up to an additional \$1030	FAFSA FWS Orientation required at Southwestern	Part-time employment – must re-apply each year - job postings are available on the Southwestern computer network - information available at the FWS Orientation required of all students seeking FWS jobs; Maximum of \$1030 per term (generally 12 hours per week at Southwestern and 40 hours during vacations, if funding is available); Not a guarantee of earnings; you must work at a job to receive these funds; Paid Federal and/or State minimum wage , whichever is greater; Funds available to at least half-time students (all others dependent upon funding); Must re-apply each year ; not transferable - ask at your new Financial Aid Office if transferring; Must maintain Satisfactory Academic Progress.
OREGON OPPORTUNITY GRANT (OOG)	Varies by school; Southwestern is \$1470 per year. <i>Amounts subject to change</i>	FAFSA	Oregon Student Assistance Commission (OSAC) - State and Federally-funded ; Must re-apply each year - this is a grant and generally does not have to be repaid; Subject to OSAC regulations and transferable to other institutions within Oregon; Must be a full or part-time (taking at least 6 credits) student to receive funding; Limited to four full academic years of funding (all colleges); Must maintain Satisfactory Academic Progress.
FEDERAL FAMILY EDUCATION LOAN PROGRAM (FFELP)	\$3,500 freshman \$4,500 sophomore	FAFSA Additional seminar and loan application required	Low-interest loans made to students by lenders such as banks or credit unions; Students must be enrolled at least half-time; May not borrow more than the cost of attendance minus any other financial assistance; Additional funds may be available for independent students and for parents of dependent students; Maximum aggregate limits: undergraduate \$23,000 Graduate or professional study: \$65,500; Must re-apply each year; Ask at your new Financial Aid Office if transferring about their loan process. Must maintain Satisfactory Academic Progress.
SOUTHWESTERN GRANTS *	Tuition only - amounts vary up to maximum of 18 credits	Contact a faculty member or the campus recruiter	Grants - provided to students with exceptional skills and knowledge in a specified academic area; Must be a full-time student (exceptions made by the campus recruiter); Pursuing a degree at Southwestern; Must maintain satisfactory academic progress. Total of all financial awards may not exceed the cost of attendance.

ALASKA LOANS	Varies by loan	Application through State of Alaska	Students must first apply for Financial Aid and receive an Expected Family Contribution before applying for the Alaska Student Loan. Alaska Student Loans are subject to the same rules and regulations as other types of Federal Student Aid such as the Federal Pell Grant. Students must be enrolled in a declared degree major. All students must submit an Attendance Verification Form to the Student First Stop Center each term and follow the same guidelines as Federal aid recipients. Refer to the disbursement dates and the reminder checklist for further information; Must maintain Satisfactory Academic Progress.
OTHER SOUTHWESTERN SCHOLARSHIPS	Amounts vary	Southwestern Application	Generally must be attending full-time; Must be enrolled with a declared degree objective; Must maintain satisfactory academic progress. Total of all financial awards may not exceed the cost of attendance.
ATHLETIC GRANTS *	Tuition only – amounts vary up to maximum of 18 credits	Contact a coaching faculty member or the campus recruiter	Grants – provided to students with exceptional athletic skills and knowledge; Must be a full-time student; Pursuing a degree at Southwestern; May not receive other Southwestern-funded tuition scholarships at the same time; Athletic programs include – Basketball (men & women), Softball, Baseball, Wrestling, Volleyball, Track & Soccer (men & women). Must maintain satisfactory academic progress. Total of all financial awards may not exceed the cost of attendance.

*** Tuition Scholarships are available contingent upon funding***



BASIC INFORMATION ON THE FEDERAL STAFFORD LOAN/PLUS LOANS

QUESTION	ANSWER	COMMENTS
WHAT IS A FEDERAL STAFFORD LOAN?	The Federal Stafford Loan is a low-interest loan for college students. The student borrows from a lender, and the loan is guaranteed by the Federal Government.	A Federal Stafford Loan is considered federal financial aid, and it is subject to the same rules and regulations as other types of federal student aid, such as the Federal Pell Grant. The school must certify student eligibility and a student must be attending at the time of certification.
WHO CAN APPLY FOR A FEDERAL STAFFORD LOAN?	All students who have completed a FAFSA and received an official award letter may apply for a student loan as long as there is financial need (subsidized loan) and/or estimated aid does not exceed the cost of attendance (unsubsidized loans).	Students with a prior default on a federal student loan are subject to additional certification procedures at Southwestern, per the Default Debt Management Policy. If you have had a prior loan discharged due to a full-disability there are other steps that will need to be taken. Contact the office for details.
WHEN CAN I APPLY FOR THE FEDERAL STAFFORD LOAN?	After you have received your official award letter for the current academic year.	Loans will be certified based on the number of credits you are registered for at the time of certification.
WHAT ARE THE STEPS TO APPLY FOR A FEDERAL STAFFORD LOAN?	<ol style="list-style-type: none"> 1. Receive an official award letter. 2. Go on-line to www.socc.edu/serv_resrc/faweb2/loanssem.html 3. Read the information on the loan steps page. 4. 1st and 2nd time borrowers follow the steps on-line at the address listed above. 	Additional procedures for the loan application process will be explained in detail on the Financial Aid page found at www.socc.edu .
HOW MUCH MAY I BORROW FROM A FEDERAL STAFFORD LOAN?	The amount you can borrow is based on many factors. The maximum base loan amount (which may include subsidized, unsubsidized, or a combination of both) per academic year is: \$3,500 for Freshmen and \$4,500 for Sophomores	Students who wish to borrow the Sophomore maximum loan amount must document, prior to loan application , that the student has already completed more than 50% of the credits required of student's declared Associate's Degree at Southwestern. Two-year degree seeking students only are eligible. One-year certificate seeking students are ineligible for Sophomore status.
WHAT IF I NEED MORE THAN THE MAXIMUM BASE STUDENT LOAN AMOUNT?	In certain cases, additional loan amounts are available. Independent students may be eligible to borrow up to a maximum of \$4,000 in additional Unsubsidized Federal Stafford Loan funds . The parent(s) of a dependent student may borrow a PLUS loan for a maximum of the student's cost of attendance less other aid .	Students are strongly discouraged from borrowing loan funds in excess of the maximum base loan amounts. Remember, these are loan funds, which MUST BE REPAYED!!! If the parent is denied a PLUS loan, the student may request up to \$4,000 additional loan funds.
WHAT IS THE INTEREST RATE ON THE FEDERAL STAFFORD AND PLUS LOANS?	The interest rate is variable - See Section B Stafford Loan information for the exact calculation of interest.	The cap on the interest rate is 8.25% for Stafford and 9% for PLUS.
DO I HAVE TO MAKE LOAN PAYMENTS WHILE I AM IN COLLEGE?	As long as you are enrolled at least half-time (6 credits or the equivalent) in an eligible post-secondary school, you are not required to make payments on the Stafford Loan.	Eligible post-secondary institutions include approved community colleges, colleges, universities, and trade/technical schools. <i>Not all schools are approved.</i>

SECTION B

Official Award Letter Information

When Will I Get My Financial Aid?

- ◆ Financial Aid Disbursement Dates
- ◆ Attendance Verification Form
- ◆ Acceptance Agreement
- ◆ Federal Work-Study Payment Information
- ◆ Stafford Loan Disbursement Information

How Do I Charge My Books?

- ◆ Bookstore Charge Information
- ◆ Chapter 31 Charge Information

Financial Aid Disbursement Procedure

- ◆ Financial Aid Disbursement Dates
- ◆ Enrollment Status Information and Deadline Dates
- ◆ Subsequent Disbursement Within the Term

Federal Work-Study Information

- ◆ Orientation Session Information
- ◆ Types of Jobs Available
- ◆ Summer Job Information
- ◆ Proper Identification for Hiring

Federal Family Education Loan Program Information

- ◆ What Is a Federal Family Education Loan
- ◆ Interest Rate and Fee Information
- ◆ Steps to Apply for a Loan
- ◆ When Will I Receive Loan Funds
- ◆ Deferments Available
- ◆ Pre-loan Advising Session Information and Previous Borrower Information

WHEN WILL I GET MY FINANCIAL AID?

Students are responsible for all college charges regardless of whether financial aid is received. Students placed on aid hold status may register and charge books pending the outcome of any requests for reinstatement/appeals that may have been submitted to the Financial Aid Committee.

WHAT AND HOW	WHEN	WHY
All Financial Aid and scholarship funds are credited directly to student accounts and any funds remaining after tuition, fees, and other charges will be disbursed by check or EFT.	Summer 2007 July 12-13, 2007 Fall 2007 October 11-12, 2007 Winter 2008 January 24-25, 2008 Spring 2008 April 17-18, 2008	Funds are disbursed after the institutional refund period and after students' enrollment statuses have been determined. Enrollment status is determined at the close of business on Friday of the second week. Disbursement amounts are based on eligible credits as of this date.
Disbursements are made by EFT or mailed to the students with a credit balance.	Disbursement checks will be mailed beginning Wednesday after the full refund period of each term and by each Friday thereafter. Beginning with the fifth week of a term, disbursement checks (if processed) may be picked up at the Student First Stop Center if they haven't already been mailed. However, if the student still owes the college after his/her grants/scholarships have transmitted to the account, the student must contact the Student First Stop Center to make arrangements to pay the remaining balance at the time of registration.	Disbursements are mailed to students within 14 days of crediting the student account in accordance with Federal Regulations and after submission of the Attendance Verification sheet.
Signed Attendance Verification Form (pink sheet) -Please deposit the Attendance Verification Form in the drop box located in the front lobby of Dellwood Hall	Every Term - complete this form during the week following the full refund period or later. Forms are available at the beginning of the third week of the term. Only one form is required. Allow 24 hours for processing.	Federal regulations require that students must be attending and enrolled in eligible classes to be eligible for financial aid funds
Federal Stafford Loan funds Signed Attendance Verification Form - Please deposit the Attendance Verification Form in the drop box located in the front lobby of Dellwood Hall	First disbursement of the year is available 30 days after the beginning of the term. Subsequent disbursements available at the same time as all other funds. Refer to the Stafford Loan Approval notice for dates and other requirements.	Default debt management policy and Federal Regulations require a 30 day delay for the first term of every academic year.
Federal Work-Study funds	Paid on the 10th of each month for hours worked in the prior month. Arrangements for outstanding tuition, fees, and other charges must be made prior to payment of work-study funds.	Institutional payroll procedures are applicable – refer to the FWS booklet or contact the Payroll Office for more information

HOW DO I CHARGE MY BOOKS?

Federal regulations require that bookstore charges must be authorized, in writing, by the student; authorization occurs for purchasing books at the bookstore; scholarship recipients may contact the Student First Stop Center Financial Aid Representative for a form.

BOOKSTORE CHARGES BEGIN AND END	<p><i>BEGIN:</i> Monday of the week before classes begin</p> <p><i>END:</i> Friday of the refund period of each term</p>	<p><u>BEGIN</u></p> <p>Summer Term: June 18, 2007 Fall Term: September 17, 2007 Winter Term: January 2, 2008 Spring Term: March 24, 2008</p>	<p><u>END</u></p> <p>July 6, 2007 October 5, 2007 January 18, 2008 April 11, 2008</p>
WHAT ELSE IS NEEDED	<p>Students are 100% liable for all charges whether or not they are receiving financial aid funds. If Financial Aid is not in place prior to the term, no charges will be allowed unless a payment plan has been arranged with the Student First Stop Center.</p>		
VETERAN'S CHAPTER 31 STUDENT CHARGES BEGIN & END	<p><i>BEGIN:</i> Monday of the week before classes begin</p> <p><i>END:</i> Veteran's Chapter 31 students may charge books until the last day before finals</p>	<p><u>BEGIN</u></p> <p>Summer Term: June 18, 2007 Fall Term: September 17, 2007 Winter Term: January 2, 2008 Spring Term: March 24, 2008</p>	<p><u>END</u></p> <p>August 10, 2007 November 30, 2007 March 14, 2008 June 6, 2008</p>

FINANCIAL AID DISBURSEMENT PROCEDURE

WHAT	WHEN	WHY/OTHER								
Disbursement of Financial Aid - Checks Mailed or made by EFT to All Students	<p>Confirm your address with the Student First Stop Center one week prior to these dates to avoid delays:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding-right: 20px;">Summer 2007</td> <td>July 12, 2007</td> </tr> <tr> <td>Fall 2007</td> <td>October 11-12, 2007</td> </tr> <tr> <td>Winter 2008</td> <td>January 24-25, 2008</td> </tr> <tr> <td>Spring 2008</td> <td>April 17-18, 2008</td> </tr> </table>	Summer 2007	July 12, 2007	Fall 2007	October 11-12, 2007	Winter 2008	January 24-25, 2008	Spring 2008	April 17-18, 2008	All Financial Aid and scholarship funds are credited directly to student accounts; any funds remaining after tuition, fees, etc, will be disbursed by EFT or check. The Attendance Verification Form must be turned into the Financial Aid drop box before checks will be mailed. Allow 24 hours for processing the attendance verification form.
Summer 2007	July 12, 2007									
Fall 2007	October 11-12, 2007									
Winter 2008	January 24-25, 2008									
Spring 2008	April 17-18, 2008									
Attendance Verification Form	<p>Submit this form to the Financial Aid Office drop box beginning:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding-right: 20px;">Summer 2006</td> <td>July 2, 2007</td> </tr> <tr> <td>Fall 2006</td> <td>October 1, 2007</td> </tr> <tr> <td>Winter 2007</td> <td>January 14, 2008</td> </tr> <tr> <td>Spring 2007</td> <td>April 7, 2008</td> </tr> </table>	Summer 2006	July 2, 2007	Fall 2006	October 1, 2007	Winter 2007	January 14, 2008	Spring 2007	April 7, 2008	The form is available beginning Monday following the full refund period. Submit this form by Tuesday at noon of the same week to avoid a delay. The form is required to confirm attendance and satisfactory progress at the time of disbursement in compliance with federal Regulations.
Summer 2006	July 2, 2007									
Fall 2006	October 1, 2007									
Winter 2007	January 14, 2008									
Spring 2007	April 7, 2008									
Financial Aid Eligibility Deadline Date	<p>Federal and State Aid amounts are based on the number of enrolled eligible credits on:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding-right: 20px;">Summer 2007</td> <td>July 6, 2007</td> </tr> <tr> <td>Fall 2007</td> <td>October 5, 2007</td> </tr> <tr> <td>Winter 2008</td> <td>January 18, 2008</td> </tr> <tr> <td>Spring 2008</td> <td>April 11, 2008</td> </tr> </table>	Summer 2007	July 6, 2007	Fall 2007	October 5, 2007	Winter 2008	January 18, 2008	Spring 2008	April 11, 2008	Aid amounts are based on the enrollment status as of Friday of the second week. NO EXCEPTIONS. Add/Drops processed after Friday of the second week do not affect the aid disbursement amount for federal and state aid only, as student eligibility has already been determined.
Summer 2007	July 6, 2007									
Fall 2007	October 5, 2007									
Winter 2008	January 18, 2008									
Spring 2008	April 11, 2008									
Enrollment Status Changes (Total credits that apply toward degree)	As soon as students know their status has changed, but no later than Wednesday of the second week of the term, to avoid a delay in disbursement.	To ensure that the correct cost of attendance is calculated and the correct financial aid funding is credited to each student's account to receive a correct disbursement.								
Federal Stafford Loan Funds	First disbursement of funds available 30 days after the beginning of the first term of each academic year. Subsequent disbursements to be mailed at the same time as all other funds, generally by the third Wednesday of the term. Loans will be certified on the number of credits registered for at the time of certification.	Attendance Verification Forms should be submitted to the Financial Aid Office drop box (see deadline dates under Attendance Verification above)								
Future Disbursement During the Term (If disbursement is not ready the week following the full refund period)	Disbursements continue on a weekly basis. Checks will be mailed by each Friday for those students whose aid was not ready for the initial disbursement of funds. On Monday of the fifth week, disbursement checks can be picked up, if processed, at the Student First Stop Center if they haven't already been mailed. All requested paperwork must be submitted by Friday at 4:00 p.m. for disbursement the following week.	The Financial Aid Representative must receive the Attendance Verification Forms before disbursements will be mailed.								
Aid Hold Status Information	<p>Submit request for reinstatement by:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding-right: 20px;">Summer 2007</td> <td>July 2, 2007</td> </tr> <tr> <td>Fall 2007</td> <td>October 1, 2007</td> </tr> <tr> <td>Winter 2008</td> <td>January 14, 2008</td> </tr> <tr> <td>Spring 2008</td> <td>April 7, 2008</td> </tr> </table>	Summer 2007	July 2, 2007	Fall 2007	October 1, 2007	Winter 2008	January 14, 2008	Spring 2008	April 7, 2008	Students on Aid Hold status will be notified each term after grades have been processed. Submit the request early to avoid a delay in disbursement and to avoid being administratively withdrawn. You must petition during the term as aid is not retroactive.
Summer 2007	July 2, 2007									
Fall 2007	October 1, 2007									
Winter 2008	January 14, 2008									
Spring 2008	April 7, 2008									

ACCEPTANCE AGREEMENT FOR FINANCIAL AID RECIPIENTS 2007-2008

1. My financial aid **IS SUBJECT TO REVISION**, and **I MUST NOTIFY** the Financial Aid Office at Southwestern Oregon Community College (Southwestern) **IN WRITING** if I: (a) withdraw from college during a term or do not attend the term as planned. I acknowledge that I may owe 100% of all charges if I fail to properly withdraw from classes and notify the Financial Aid Office that I do not plan to attend); (b) reduce or increase my number of credits (enrollment status changes) or change my course of study; (c) and/or receive any additional awards. I also understand that failure to inform the Financial Aid Office prior to the end of the second week of the term of changes in my enrollment status or of additional awards received may result in a two week delay in the disbursement of financial aid funds. If I fail to start attendance in one or more courses, my financial aid awards may be subject to recalculation and I may owe a return of Title IV funds.
2. In order to receive full financial aid benefits, I must register as a full-time student (enrollment status of 12 or more credits) each term and be working towards a degree. If I register as a three-quarter-time (enrollment status of 9 to 11 credits) student or a half-time (enrollment status of 6 to 8 credits) student, my aid will be reduced according to the packaging policy of each award. If I register for less-than-half-time (enrollment status of 1-5 credits), federal grants will be awarded according to availability of funds at a reduced rate. I must register for a minimum of 12 credits if I am receiving a(n) Internship, Presidential Tuition Scholarship, GED Tuition Scholarship, or Southwestern Grant. I must register for a minimum of 6 credits if I am receiving an Oregon Opportunity Grant, Federal Work Study, Supplemental Opportunity Education Grant, Federal Stafford Loan, a Federal Unsubsidized Stafford Loan, or a Federal PLUS loan.
3. For federal and state aid (Title IV Funds) and institutional scholarships, I must be enrolled in an approved course of study leading to a degree or a one-year diploma or certificate, and I must have a high school diploma or a GED certificate or have passed an approved test. I cannot continue to receive financial aid at Southwestern after I am no longer considered to be in an eligible program. I may not receive aid for more than one full year (45 credits) of developmental/remedial/supportive courses. See program guidelines for scholarships, waivers, grants, and other awards.
3. I am expected to make satisfactory academic progress. Aid is not retroactive to previous terms for which I was on aid withheld status.
5. I am not eligible for the aid offered at Southwestern if I am in default on a loan or owe a repayment on any Title IV program from any college.
6. I understand that, should I fail to meet eligibility requirements for financial aid and disbursement, I am responsible for payment of any charges which I incur at Southwestern. Failure to complete the registration process by the date listed in the disbursement procedures and printed in the schedule will result in a late fee being added to my account.
7. I understand that, if I totally withdraw or stop attending classes on or after the first day of classes of a term for which I receive financial aid funds, I may be obligated to return the funds, up to 100% of the federal, state, or college funds I received other than Federal Work-Study (FWS) or Federal Family Education Loan Program (FFELP) funds. Any loan(s) must be repaid according to my loan contract(s). The school must establish my last date of attendance and will calculate any return of funds according to that date. If no date can be determined, yet it is established that I did begin attendance in my class(es), the calculation will be based on 50% of enrollment completed.
8. If I do withdraw from classes and am eligible for a tuition refund under the College's refund policy or according to federal guidelines, the refund (after deduction of unpaid Southwestern charges according to the federal worksheet) will be returned to the program(s) from which I received aid according to the schedule in the policy. Funds are returned to Title IV programs according to the return of funds criteria of the federal government. The portion of a return of funds credited to a financial aid program may not exceed the amount a student received from that program.
9. ***If I accept the awarded aid and return the Attendance Verification Form to the Financial Aid Office, I understand that I will be bound by the policies and procedures of the Southwestern Financial Aid Office and the U.S. Department of Education***
10. Please go online to www.socc.edu/serv_resrc/faweb2/forms.html to view Southwestern's Award Information Booklet published yearly.

FEDERAL WORK-STUDY INFORMATION

** For those students with FWS funds on their Official Award Letter**

FWS INFORMATION	WHAT	WHEN or WHERE
JOB INFORMATION	Work is available on campus and at Curry County locations; students are paid the Federal or State minimum wage (whichever is greater) for all jobs (currently \$7.80 per hour) - the average hours worked are 12 per week; 40 during summer term and breaks if funds are available.	Beginning July 1, 2007 Ends June 13, 2008
HIRING INFORMATION AND PAYMENT INFORMATION	<p>Students are required to complete an online orientation session prior to being hired. Students who have worked in a prior year must update their paperwork with the FWS Coordinator located in Dellwood Hall.</p> <p>Students must work at an actual job to receive compensation for the work-study funds listed on the official award letter. Payment is made by check on the 10th of each month for hours worked in the prior month.</p>	Orientation sessions will be scheduled at the beginning of each term. A schedule of these sessions will be mailed to eligible students approximately two weeks prior to the beginning of the term.
WHAT ELSE DO I NEED	Proper identification is required as proof of identity and employment eligibility - see the next page for a list of acceptable identification documents	Students should bring the proper identification required for employment to the orientation session, including original documents and photocopies.
TYPES OF JOBS	<p>Clerical - secretarial, filing, general office Library - basic library duties Athletic - Fitness Center Computer Lab - assisting students in a lab environment Lab Assistants - Biology, Nursing, Art Maintenance - basic campus maintenance duties (lawn) Community Service - Adult Learning Skills, child care Reading Tutor - Family Center</p> <p>This is a general listing of types of jobs. The full job listing is available on the Student Employment Database.</p>	A list of all available job types and job descriptions will be available in June on the campus Student Employment Database. Access to the database is allowed after attending an orientation session and submitting the proper hiring documents. As much as possible, job placement is student initiated and should relate to student degree goals.
SUMMER JOBS	Summer jobs are available, even for students who are not attending classes during the summer but who will be attending classes in the fall term. Jobs are limited. The money earned during the summer is to be used throughout the school year.	Students should notify the FWS Coordinator if they are interested in summer jobs.

FEDERAL FAMILY EDUCATION LOAN PROGRAM

(Federal Stafford Loan and Federal Parent Loan for Undergraduate Students)

The estimated loans listed on the Official Award Letter are *estimates* of the Subsidized amount you *may* be eligible to borrow. It is *not* a guarantee of the amount you may borrow. The actual amount which you may borrow will be determined during the loan application process. Loans will only be certified based on the number of credits you are registered for at the time of certification.

(See “Steps to Apply for a Federal Stafford Loan at Southwestern”)

WHAT IS THE FEDERAL FAMILY EDUCATION LOAN PROGRAM?

The Federal Family Education Loan Program is part of the Title IV Federal financial aid program. Students and/or their parents borrow loan funds from banks or other lending institutions, with the terms of the loans set according to federal financial aid regulations. Loan funds are Federal Subsidized, Unsubsidized, and PLUS.

WHAT IS THE INTEREST RATE?

The interest rate is variable. The interest rate for the Federal Stafford Loan is based on the bond equivalent rate of the 91-day T-Bill auctioned just prior to June 1 as established by the Secretary of Education (e.g. 10-year Treasury notes), plus 1.0%, not to exceed 8.25%. The interest rate for the Federal Parent Loan for Undergraduate Students (Federal PLUS) is based on the bond equivalent rate of the 91-day T-Bill auctioned just prior to June 1 as established by the Secretary of Education (e.g. 10-year Treasury note), plus 2.1%, not to exceed 9.00%.

ARE FEES DEDUCTED FROM THE LOAN?

If the bank charges fees, they will be deducted proportionately from each disbursement of the loan. The origination fee is subject to change and will be determined at the time of certification. The borrower owes the gross amount before fees, but will receive a net amount after fees are deducted. Average loan fees will be added to the student’s cost of attendance, based on the average loan fees paid by Southwestern borrowers in the prior academic year.

WHEN DOES REPAYMENT BEGIN?

Repayment of the Federal Stafford Loan begins six months after the student leaves college by graduating, withdrawing, or dropping below half-time (six credits or the equivalent). The minimum monthly payment is \$50, and the maximum repayment period is 10 years.

Repayment of the Federal PLUS begins approximately 30 to 60 days after the first disbursement is made. The minimum monthly payment is \$50, and the maximum repayment period is 10 years.

SUBSIDIZED FEDERAL STAFFORD LOAN

The Federal government will pay the interest that accrues on a subsidized Federal Stafford Loan while the borrower is enrolled in college at least half-time, during the six-month grace period and during approved deferments.

Eligibility for a subsidized loan requires that the student borrower have grant eligibility determined and unmet need.

UNSUBSIDIZED FEDERAL STAFFORD LOAN

The Federal government does not pay the interest on the unsubsidized Federal Stafford Loan. The borrower is responsible for the interest on the loan even during deferment and while in school.

Students without need or independent students with need in excess of subsidized limits may be eligible to borrow an unsubsidized loan. Students may replace all or a part of their expected family contribution with an unsubsidized loan.

FEDERAL PARENT LOAN FOR UNDERGRADUATE STUDENTS

The Federal government does not pay the interest that accrues on the Federal PLUS loan at any time. The parent borrower is responsible for the interest on the loan even while the student is in college.

The parent can borrow up to the student’s cost of attendance less other aid received. If parent is denied their request for a PLUS loan, the student may request up to an additional \$4,000 loan funds.

STEPS TO APPLY FOR A FEDERAL STAFFORD LOAN AT SOUTHWESTERN

- ❶ Complete a 2007-2008 Free Application for Federal Student Aid (FAFSA) and complete your financial aid file at Southwestern.
- ❷ Receive a 2007-2008 Official Award Letter (**not an Unofficial Federal Aid Estimated package**). Apply for a Federal loan by visiting http://www.socc.edu/serv_resrc/faweb2/loanssem.html and following the three steps to completion listed on the Loan page.
- ❸ Complete the entrance counseling session online if you are a new borrower or did not receive a Federal Stafford Loan at Southwestern in the past three years. If you borrowed a loan at Southwestern in the past three years you are considered a prior borrower.
- ❹ The Loan Coordinator will review all application steps (loan request form, entrance counseling session and master promissory note) and, if complete, will submit the application for electronic guarantee. Students will be notified in writing if steps are incomplete and will list the reason why the application could not be processed. **Allow 2 to 3 weeks for processing.**
- ❺ Once the loan has been certified, an approval letter outlining the amount certified and the approximate date the funds will arrive will be sent to the student.
- ❻ Generally, loan funds will be sent to the school via EFT and be disbursed to the student, according to the instructions listed in the **Financial Aid Disbursement Procedure** section of this booklet.

LOAN APPLICATION DEADLINES AT SOUTHWESTERN

In order to receive loan funds for a term, students must submit the application materials to the Student First Stop Center by the following deadlines:

- ☞ **Summer 2007.....August 11, 2007** ☞ **Winter 2008.....March 16, 2008**
☞ **Fall 2007.....December 1, 2007** ☞ **Spring 2008.....June 8, 2008**

Loan materials submitted after the deadline(s) will be certified for the remaining term(s) only. Students wishing to certify for prior terms after the deadlines must submit a written appeal explaining the extenuating circumstances which prevented them from applying before the deadline. Students receiving their official award letter after the term has ended will automatically be extended loan funds for prior terms as requested.

WHEN WILL I RECEIVE LOAN FUNDS?

The first loan disbursement is not released until the 30-day waiting period has been met. This begins the first day of class for your first term of attendance in the 2007-2008 academic year. If you apply for a loan later in the academic year, you will usually receive your first loan funds **about two weeks** after certification. Refer to your approval letter for the approximate dates. Funds for remaining terms will be available the week following the full refund period during regular disbursement. You may charge tuition, fees and books against your certified loan. Student loans are certified on the number of credits that the student is enrolled in at the time of certification. **Due to federal regulations, a student loan cannot be certified if the student is no longer attending the college for which they applied.**

Federal **PLUS** funds will be sent to the school via EFT. Any charges owed to the college will be paid, and funds will be returned to the parent for any loan balance remaining.

WHAT DEFERMENTS ARE AVAILABLE FOR THE FEDERAL STAFFORD LOAN?

- ✓ Student at least half-time in eligible post- secondary institution (unlimited eligibility)
- ✓ Participation in a graduate fellowship program (unlimited eligibility)
- ✓ Participation in a rehabilitation program for the disabled (unlimited eligibility)
- ✓ **Participation in Public Service capacity (up to 3 years)**
- ✓ Unemployment (limited to 3 years cumulative maximum eligibility)
- ✓ Economic Hardship (limited to 3 years cumulative maximum eligibility)
- ✓ Parental Leave (limited to 6 months)
- ✓ Deferments are not available for the Federal PLUS Loan.

WHAT ARE THE ANNUAL LOAN LIMITS?

- ✓ Freshman Status: \$3,500
- ✓ Sophomore Status: \$4,500
- ✓ Dependent students may also be eligible for up to \$4,000 additional unsubsidized if parents are denied a PLUS loan
- ✓ The parents of dependent students may also be eligible for a Federal PLUS for the difference between the students cost of attendance less other aid received.

QUESTIONS?

Call the Southwestern Loan Coordinator at
(541) 888-7309 or e-mail faloans@socc.edu

SECTION C

Policy, Procedures and Academic Resources at Southwestern

Satisfactory Academic Progress Requirements

- ◆ Minimum GPA Requirements
- ◆ Financial Aid Warning Status Information
- ◆ Financial Aid Probation Status Information
- ◆ Financial Aid Hold Status Information
- ◆ Minimum Credits Requirements
- ◆ Acceptable and Unacceptable Grades
- ◆ Repeat Course Information
- ◆ Degree Completion Information
- ◆ Who Must Maintain Satisfactory Progress
- ◆ What are Eligible Credit Hours
- ◆ How Often are Grades Reviewed
- ◆ When Do I Become Responsible for Grades
- ◆ What if I Am Placed on Aid Hold Status
- ◆ How Many Times May I Change Degree Goals
- ◆ What If I Want to Declare a Dual Major
- ◆ Examples of Educational Goal (major)
- ◆ Terms and Credits – 150% completion requirements

Return to Title IV Funds Policy

- ◆ Withdrawal Policy
- ◆ Return to Title IV Funds Policy

Registration Procedures at Southwestern

- ◆ Federal Financial Aid Student Registration Procedures
- ◆ Scholarship, Tuition Scholarship (waivers), and Agency Student Registration Procedures
- ◆ Required Paperwork and Other Information Required to Disburse Aid Funds

Academic Resources Available at Southwestern

- ◆ Educational Support Services and Student Support Services and ADA
- ◆ Computer Lab, Math Lab, and Writing Lab
- ◆ Learning Resource Center and Supplemental Instruction



SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS

WHAT DO I NEED TO KNOW	REQUIREMENTS	CONSEQUENCES/ STATUS
What GPA do I need every term?	Your term GPA must be a 2.0 or higher each term.	NONE
What if my term GPA is below a 2.0?	① First time the term GPA is below a 2.0 and the current cumulative is below a 2.0 ② Second term and the current cumulative is below a 2.0 ③ Third term and the current cumulative is below a 2.0 Note: Students with prior approvals are subject to those conditions.	Warning Status ① Probation Status ② Aid Hold Status ③
What if my GPA is below a .75?	If your term GPA is below a .75 during any term	Aid Hold Status
A 2.0 cumulative GPA is required by the end of the second academic year.	Federal law requires all financial aid students to have a cumulative 2.0 GPA at the end of their second academic year. This is measured by the actual academic years attended (even if attended only 1 credit per year) and not the credit equivalency of two years.	Aid Hold Status
How many credits must I complete each term?	Students completing ZERO credits or who have all unacceptable grades in any term will be placed on Aid Hold Status and subject to the Return to Title IV policy.	Aid Hold Status
What grades are acceptable?	Acceptable grades are: A, B, C, D (when GPA is 2.0 or above), R and S (satisfactory/pass). Note: Students with conditions from a prior approval may be subject to grade restrictions.	These grades DO count as credits completed
What grades are unacceptable?	F, U, W, X, M, or Z (grade not received by Student First Stop Center; considered unacceptable at this time). Definitions of these grades and the "I" grade variations such as IA, IB, IC, ID, and IF are contained in the Southwestern Catalog.	These grades do NOT count as credits completed
How many times may I take a class and still receive financial aid funding?	Financial Aid will fund a class for the first time the class is attempted; Financial Aid will fund a class for the second time the class is attempted for these reasons: 1. to replace these unacceptable grades: F, U, W, X, Y 2. when recommended in advance by an advisor or counselor to repeat the course after a grade of C or better has been achieved 3. to replace these acceptable grades when required by program: C, D, R	Students choosing option number "2" need to submit a signed statement to the Financial Aid Office prior to receiving financial aid funds
What do I need to do if I am on Financial Aid Warning?	The Financial Aid Office and the College encourages all students who do not maintain a 2.0 GPA to seek the necessary assistance to be considered academically successful - tutoring options, Student Support Services, advisor recommendations, counseling options.	<u>Warning letter</u> is sent to all financial aid students with a first term and cumulative GPA below a 2.0.
What do I need to do if I am on Financial Aid Probation?	The Financial Aid Office requires students to meet with their counselor OR advisor to discuss options to assist students in becoming academically successful and to submit signed statements by the advisors/counselors to a Financial Aid Representative. Conditions of probation must be completed before the start of the following term.	<u>Probation letter</u> is sent to all financial aid students with a second term and cumulative GPA below a 2.0.

WHAT DO I NEED TO KNOW	REQUIREMENTS	CONSEQUENCES/ STATUS
<p>What do I need to do if I am on Financial Aid Hold Status?</p>	<p>If there were extenuating circumstances that prevented a student from meeting the GPA or credits completed requirements, they must complete a Request/Appeal for Reinstatement of Financial Aid if they would like to be considered for continued funding. The reinstatement form is to be signed by a counselor/advisor, along with their recommendation of continued aid. Students must also submit a statement explaining the circumstances and documentation when applicable. Students not meeting the cumulative 2.0 GPA and 150% limit requirements must submit documentation. Forms are available in the Financial Aid Office. Beginning the fourth week the student must submit a "Blue Book" (available in Financial Aid) along with the request.</p>	<p><u>Aid Hold letter</u> is sent to all financial aid students with a third term and cumulative GPA below a 2.0 or have exceeded the 150% limit.</p>
<p>What if my request is not approved?</p>	<p>Students may appear in-person to the Financial Aid Committee for reconsideration of their circumstances. If all requests are denied; students may attend a term using their own funds or be allowed to withdraw from their courses.</p>	<p>Financial Aid Committee action form sent to all students reviewed, indicating approval, denial, or requesting additional information be submitted to the Committee.</p>
<p>What if my prior approval has conditions?</p>	<p>All students that exceed the 150% timeframe or have specific GPA conditions will be evaluated using the conditions outlined in the committee action letter.</p> <p>Note: Students who do not satisfactorily meet the conditions from a prior approval will be placed on AID HOLD STATUS.</p>	<p>Student will be notified if they fail to meet the conditions of a prior approval. Failure to Meet Conditions = Aid Hold letter to be mailed.</p>
<p>How long do I have to complete my degree?</p> <p>Is there a limit on the number of unacceptable grades/courses?</p>	<p>Students MUST complete their degree goal in a 150% time frame - examples for full-time:</p> <ol style="list-style-type: none"> 1. AAOT or AAS program (full-time enrollment / 12 + credits per term): <ol style="list-style-type: none"> a. 90 credits required for degree - MUST complete in 135 attempted credits (including remedial) AND/OR b. 6 full-time terms required - MUST complete in 9 full-time terms (or the equivalent number of part-time terms) 2. One year certificate: <ol style="list-style-type: none"> a. 44 credits required - MUST complete in 66 attempted credits (including remedial) b. 3 full-time terms required - MUST complete in 4.5 full-time terms (or the equivalent number of part-time terms) 3. Determining 150%: <ol style="list-style-type: none"> a. Progress is measured at the end of every summer term (when student enrolls for courses during the summer) and after spring term of each year. In addition, progress may be measured during specific terms of enrollment based on the students degree goal and their starting term (refer to the “How is the 150% limitation measured?” section on the next page) 	<p>Students who will not finish their degrees in 150% of the attempted credits (toward the degree, considered remedial, or recommended developmental) will be placed on:</p> <p>Aid Hold Status</p>

HOW THE 150% IS MEASURED	This schedule is to be used as an example for determining whether students will finish their degree goal within the 150% time-frame allowed by federal regulations - based on 12+ credits per term. Students taking less than 12 credits per term will be evaluated using a 12 credit equivalent. Students that begin courses after Fall term of any year will have their status reviewed each spring term with the attempted credits considered along with anticipated future credits to ensure the student will not exceed the maximum number of attempted credits and that they will finish within the 150% time limitation.				
Type of Degree	End of the Third Term	End of the Sixth Term	End of 7th Term	End of 8th Term	End of 9th Term
AA, AAS, and AS Degrees (up to 94 credits)	5% of credits toward degree (if attended summer - 19% of credits toward degree)	50% of credits toward degree (attended one or more summer terms refer to appropriate term)	65% of credits toward degree	82% of credits toward degree	All credits toward degree
AA, AAS, and AS Degrees (95-100 credits)	5% of credits toward degree (if attended summer - 18% of credits toward degree)	55% of credits toward degree	70% of credits toward degree	85% of credits toward degree	All credits toward degree
AAS and AS Degree (101-112 credits)	15% of credits toward degree (if attended summer - 29% of credits toward degree)	58% of credits toward degree	73% of credits toward degree	85% of credits toward degree	All credits toward degree
One Year Certificates	End of Second Term		End of the Third Term		End of Fifth Term
One Year Certificate (up to 46 credits)	17% of credits toward degree		50% of credits toward degree (if attended summer - 82% of credits toward degree)		All credits
One Year Certificate (47 - 52 cr)	27% of credits toward degree		55% of credits toward degree (if attended summer - 85% of credits toward degree)		All credits
One Year + Certificates	End of Second Term	End of the Third Term		Fifth Term	End of Sixth Term
One Year Certificate (3.5 -4.5 terms)	15% of credits toward degree	35% of credits toward degree (if attended summer term - 55% of credits toward degree)		75% of credits toward degree	All credits
150% Limitation Extension Appeal	Students may appeal to exceed the 150% time frame. In some instances, to exceed the limit you will need to submit a request for reinstatement form and supporting documentation explaining why you aren't progressing towards your degree. The Financial Aid Office, without a formal appeal form, may extend these time-frames when remedial credits are the reason students were unable to complete in the 150% time-frame (students are automatically notified of the additional amount of terms or credits that will be allowed).				
Other Appeals: Dual Major; Transfer Credits; Change of Major	Students may appeal for additional transfer credits, dual major and change of major exceptions. Financial aid may only fund classes that go towards your current degree. If you wish to appeal for additional credits, a dual major or change your major for a third time you will need to submit a written statement indicating your educational plans, an Educational Development Plan that you and your advisor have developed that includes all courses you are requesting for further funding, and a copy of the major from the college of your choice along with the other required information to the Financial Aid Office. Up to 124 transfer credits may be transferred to a 4 yr Oregon college (AAOT – 90 credits + any attempted credits + additional transfer credits = 124). Colleges in other states generally are limited to less credits. Remember any transfer credits that are attempted but not completed will count against the number of available transfer credits you may have available as they are considered part of the federal 150% limitation.				

Who Must Maintain Satisfactory Progress?

Each student receiving grants, awards, loans, student employment, scholarships, and/or tuition scholarships is expected to meet all satisfactory academic progress requirements. Students receiving Title IV funds (Federal/State/Federal Work-Study, FFELP) specified scholarships, or tuition scholarships must be working toward the completion of an approved degree, diploma, or certificate.

What Are Eligible Credit Hours?

Eligible credits are considered to be those credits that apply toward a degree or certificate at Southwestern or are considered transferable. Students may receive financial aid for up to 45 credits of remedial courses (these are included in the 150% limitation). Students may take remedial courses based on Placement Test scores, advisor recommendation, or at their own option. After 45 credits of remedial courses students may continue to enroll in remedial courses at their own expense.

Challenged exams, audited courses, tuition-free courses, non-credit enrichment courses, continuing education courses, ABE or GED classes or waived courses are not considered eligible credits.

How Often Are Grades Reviewed?

Grade requirements and courses completed will be reviewed at the end of every term. Cumulative GPA will be reviewed at the end of the second academic year. In addition, other prior college attendance will be reviewed using the same guidelines outlined for Southwestern. The 150% limitation will be reviewed at the end of 3rd, 6th, 7th, 8th, and 9th terms as listed in the "**How is the 150% measured section.**"

Students receiving only Institutional funding or other scholarships are not subject to the 150%

Limitation. However, Institutional aid is generally limited to 6 terms of funding.

When Do I Become Responsible For Grades?

Students who drop or officially withdraw after the refund period of the term will be held accountable for meeting satisfactory academic progress. Students who do not receive any type of financial aid and who officially drop or withdraw within the first week of the term will not have the dropped classes count against them in determining satisfactory academic progress. Students who choose to receive their financial aid award and who have officially dropped or withdrawn within the first week of the term will be held accountable for meeting satisfactory academic progress.

Students will be responsible for proper return of financial aid funds, according to the Return to Title IV Funds Policy and the funds returned by program schedule, when attendance cannot be documented.

Students who register at Southwestern assume full responsibility for all tuition, fees, and any other charges assessed to their account regardless of whether financial aid is received or not.

What If I Am Placed On Aid Hold Status?

Students placed on **Aid Hold Status** who feel that there were extenuating circumstances which led to their failure to meet the SAP requirements may appeal to the Financial Aid Committee to have their aid reinstated.

Forms and instructions are available through the Student First Stop Center. All requests and appeals will be initially reviewed by the Financial Aid Office staff for approval, and, if necessary, by the Financial Aid Committee for a final decision. Any request or appeal that is denied may be resubmitted for second consideration (students appear in-person).

Students who submit a request or appeal by the end of the first week of the term that is later denied will be allowed to withdraw from classes and receive a full refund of tuition and fees. However, the student will be responsible for all bookstore charges.

How Many Times May I Change Degree Goals? What If I Already Have a Degree? What If I Want To Declare A Dual Major?

Students may change their degree goal at Southwestern one time. Students that have already received a degree must also request to extend eligibility to receive continued funding. Forms and instructions for requesting a waiver of these limitations may be requested from the Student First Stop Center. Students who wish to declare a dual major and/or degree goal must appeal to the Financial Aid Committee. Forms and instructions are available from the Financial Aid Office.

The 150% limitation is based on the degree goal (AA, AAS, AS, etc) and major (Human Services, Forestry, etc.) For financial aid purposes, a change in major only occurs when the degree goal and/or major changes.

How is the cumulative GPA determined?

Cumulative GPA is determined by the number of attempted credits and the points earned for those credits. The Financial Aid Office has to consider all the classes in which students are enrolled in at the beginning of the week following the refund period, as attempted credits. For Financial Aid purposes we must also consider historic transcripts when calculating cumulative GPA (all attempted classes including repeated courses).

FINANCIAL AID RETURN OF TITLE IV FUNDS POLICY AND RULES

Students who receive student financial aid for a term and who COMPLETELY withdraw, drop out, receive all "W" and/or "F" grades or are expelled during a term are required to return aid received according to federal guidelines for Return of Title IV Funds.

Students who change enrollment status during a term but remain enrolled in eligible credit course work are not subject to this policy. Students receiving federal and state financial aid will have their enrollment status changed for failure to begin attendance in a class(es) being funded by federal and/or state aid. This may result in a loss of funding.

Challenged exams, audited courses, tuition-free courses, non-credit enrichment courses, continuing education courses, ABE or GED classes or waived courses are not considered eligible credits.

Students who owe Southwestern federal financial aid repayments or owe a Return of Title IV Funds will be denied federal aid eligibility at any institution and will not be allowed to enroll at Southwestern until *full* repayment arrangements are made.

Satisfactory Academic Progress requirements apply to all financial aid recipients irrespective of the funding status due to a Return of Title IV Funds.

WITHDRAWAL DATE POLICY

Official and unofficial withdrawal dates will be determined using the federal regulation definition for a withdrawal date. The official date will be determined by the earlier of one of the following:

1. Date the student begins the withdrawal process;
2. Date the student provides official notification of intent to withdraw;

3. Students who fail to officially withdraw are assumed to have completed at least 50% of the term unless an earlier or later date is determined by the school.

The college offers a full refund during the refund period. The bookstore and student housing will offer a refund based on their policies during the refund period. Students living in student housing are subject to any contracted services according to the terms of the contract.

Return of Title IV Funds

The school will use the federal policy to determine the amount which must be returned by the school and/or the student to Title IV programs. The procedure is:

1. Determine appropriate withdrawal date
2. Determine Amount of Earned Title IV Aid
3. Determine Amount of Unearned Title IV Aid
4. Determine Title IV Aid to be Disbursed
5. Determine Title IV Aid Disbursed
6. Determine Title IV Aid to be Returned
7. Calculate the College's Responsibility
8. Determine Amount College Returns by Program
9. Determine Student's Responsibility
10. Determine Amount Student Returns by Program

Examples of the calculations used to determine the amount of earned and unearned Title IV Aid, Title IV Aid to be disbursed, Title IV Aid to be Returned, College's responsibility, student's responsibility, and amount returned to programs are available from the Financial Aid Office on a case-by-case basis. Students that fall into the Return of Title IV Funds will be notified with a letter explaining how we calculated the return and the process we went through to come to that conclusion.

Funds Returned by Program

Funds are returned to Title IV Programs according

to federal regulations. The schedule is:

Loans

1. Unsubsidized Federal Stafford loans
2. Subsidized Federal Stafford Loans
3. Unsubsidized Direct Stafford Loans
4. Subsidized Direct Stafford Loans
5. Perkins Loans
6. Federal PLUS Loans
7. Direct PLUS Loans

Note: Student responsible portions that must be returned to loans will be calculated by the school and any funds required to be returned to the loan programs will be in accordance with the terms of the promissory note.

Grants

8. Federal Pell Grant
9. Federal SEOG
10. Academic Competitiveness Grant
11. Other Title IV Assistance

Note: Student responsible portions that must be returned to grants will be calculated by the school using 50% of Federal Pell and SEOG funds received.

RETURN OF FUNDS must be made directly to the Student First Stop Center. Do not send payments to any other department or agency.

Students who do not make satisfactory arrangements for payments in a timely manner will have their debts submitted to the U.S. Department of Education for collection. Repayments to be returned to the Federal Perkins Loan program which are received after the close of the fiscal year must be sent to the billing agency, lender, or loan servicer.

ACADEMIC RESOURCES AT SOUTHWESTERN

RESOURCES AVAILABLE	CONTACT PERSON	WHERE	WHEN/HOURS
Accounting Lab	Instructor or Lab Aide	Randolph Hall	Varied Hours - check schedule
Disability Services	Susan Anderson	Stensland Hall	Varied Hours - check schedule
Educational Support Programs	Receptionist	Stensland Hall	Monday - Friday: 8:00 a.m. - 4:00 p.m.
Instructional Computer Labs	Lab Aide	Tioga - 4th Floor	Varied Hours - check schedule
Math Lab	Instructor or Lab Aide	Randolph Hall	Varied Hours - check schedule
Student Support Services★	Judy Garrett-Newton	Stensland Hall	Monday - Friday: 8:00 a.m. - 4:00 p.m.
Supplemental Instruction	Sharon Miller	Randolph Hall	Varied Hours - check schedule
Tutoring	Sharon Miller	Randolph Hall	Varied Hours - check schedule
Writing Lab	Instructor or Lab Aide	Randolph Hall	Varied Hours - check schedule

NOTE: These services are provided at no cost to Southwestern students.

★Students must fill out an application to join Support Services