

# Financial Aid

## IMPORTANT DEADLINES

The Coastal Alabama Financial Aid Priority deadline is July 1<sup>st</sup> for funds awarded on a first-come-first serve basis. To receive full consideration for all aid sources, student applications, including the submission of all required documents, including documents required for Admissions, must be completed, and received on or before July 1st. Completed applications and documents received after that time will still be processed for Pell Grant and Direct Loan eligibility. If funds are still available, Federal Supplemental Educational Opportunity Grant, Alabama Student Assistance Program Grant, and Federal and Institutional Work-Study will also be processed.

All tuition and fees are due before classes begin, to avoid having a schedule removed. If financial aid is not complete, students may have to pay out of pocket and enroll in a payment plan. If a schedule is removed, students may re-register (with payment) for classes during the late registration period, provided space is available. There is a late registration fee.

Beyond the initial July 1, priority deadline, the Financial Aid Office processes applications and documents in the order received, throughout the academic year and until the federal deadline. Students who delay submitting required documents will cause a delay in receiving financial aid and may be responsible for charges owed to the College, prior to the financial aid offer being available. Once all documents are correct and received, students should allow 7 to 10 business days for complete processing.

Once the student submits the FAFSA application, it will take 3 to 5 business days to reach Coastal Alabama. Students should submit a FAFSA, complete the verification process, and be cleared in Admissions before the term begins to avoid delays.

Financial aid will not be processed beyond the published federal deadline which is in September every year or 120 days after the student's last date of enrollment, whichever is earlier. This is an absolute federal deadline and cannot be circumvented. In addition, the federal deadline for FAFSA submission is June 30 at midnight of the academic year and cannot be circumvented. For example, the FAFSA for the 2023/2024 academic year opened October 1, 2022, and will close for submission on June 30, 2024.

## AWARDING OF FINANCIAL AID

The awarding of financial aid is a process involving many stakeholders including the Department of Education, the family and student, and many College offices to name a few. Processing financial aid is detailed and time-consuming. Filing the FAFSA starts the process and students are encouraged to apply early. The FAFSA generally opens October 1 each year. Once all completed documents are received in the Financial Aid Office, it can take up to 7 business days for a financial aid file to be complete.

Once all information is received and processed, the Financial Aid Office will provide the student with a financial aid offer. This notification and all subsequent notifications will be sent to the student's secure campus email account and is available in the student OneACCS student portal in accordance with college policy. The financial aid offer will include student eligibility for grant and scholarship aid, it is assumed the student accepts all grant and scholarships. The financial aid offer will also include loan eligibility that must be accepted by the student via the OneACCS student portal. All students who complete a FAFSA are eligible and offered student loans, but the loans must be accepted by the student. Exceptions include students that have/are: (1) defaulted on a previous student loan, (2) academically ineligible to receive loans, or (3) have used their maximum loan amount eligibility.

Federal Financial Aid (Pell Grants, SEOG, Federal Work Study, and Direct loans) are Title IV Funds. To qualify for federal student aid, a student must first enroll in Title IV eligible program of study and have a high school diploma or recognized equivalent, in accordance with College admissions policies. Once all documents have been received in Admissions and the student is unconditionally admitted and financial aid may be awarded. Financial aid will not be awarded until all Admissions requirements are met.

Any financial aid offer involving federal and/or state funds is tentative and conditional upon subsequent federal and state appropriations and actual receipt of the funds by the College. The Financial Aid Office reserves the right, on behalf of the College, to review and cancel an award at any time due to changes in the student's financial and/or academic status, including changes of academic program and/or changes in the institutional award level.

## **PURPOSE**

The primary purpose of the Financial Aid Office is to help alleviate the stressors associated with paying for school, and to provide financial resources to students who would otherwise be unable to pursue post-secondary education. The Financial Aid Office will use the resources of the federal, state, and local governments, as well as private individuals and businesses to pursue this mission.

The Financial Aid Office at Coastal Alabama Community College is committed to providing a high level of service and support to students. Staff strives to allow students to achieve their educational goals through the removal of financial barriers.

Coastal Alabama Community College participates in federal and state financial aid programs to provide students with financial access to post-secondary education. Each external financial aid program has specific administrative and management requirements that necessitate the development of institutional policies and procedures to ensure compliance with regulatory requirements, to facilitate consistency of treatment among classes of students, and to enhance the timely and efficient delivery of aid to students. This policy supports the philosophy of financial aid delivery and will not, in any case, supersede or be contrary to federal regulations, state law, and/or local policies governing the financial aid programs.

The Financial Aid Office adheres to the mission, vision and values adopted by Coastal Alabama Community College while striving to be a student-centered department which consistently endeavors to improve the level of service provided to Coastal Alabama Community College's diverse student population. The Financial Aid Office also ensures that established principles, policies, and procedures are observed during the administration of all student aid programs at Coastal Alabama Community College.

## **LOAN CODE OF CONDUCT**

The Higher Education Opportunity Act (HEOA) requires educational institutions to develop and comply with a code of conduct that prohibits conflicts of interest for financial aid personnel. Any Coastal Alabama Community College officer, employee, or agent who has responsibilities with respect to student educational loans must comply with this code of conduct. The following provisions were developed to bring Coastal Alabama Community College into compliance with the federal law.

1. Neither the college as an institution nor any individual officer, employee, or agent shall enter any revenue-sharing arrangements with any lender.
2. No officer or employee of the college who is employed in the Financial Aid Office or who otherwise has responsibilities with respect to education loans, or agent who has responsibilities with respect to education loans, or any of their family members, shall or accept any gift from a lender, guarantor, or servicer of education loans. For purposes of this prohibition, the term "gift" means any gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than a De Minimis amount.
3. An officer or employee of the college who is employed in the Financial Aid Office or who otherwise has responsibilities with respect to education loans, or an agent who has responsibilities with respect to education loans, shall accept from any lender or affiliate of any lender any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.
4. The college shall not request or accept from any lender any offer of funds to be used for private education loans, including funds for an opportunity pool loan, to students in exchange for the institution providing concessions or promises regarding providing the lender with: **A.** a specified number of loans made, insured, or guaranteed under Title IV; **B.** a specified loan volume of such loans; or **C.** a preferred lender arrangement for such loans. No preferred lender list will be maintained at the college.

5. The college shall not request or accept from any lender any assistance with call center staffing or Financial Aid Office staffing. This does not prohibit the college from requesting or accepting professional development training for financial aid administrators, receiving educational counseling materials (as long as the materials identify the lender that assisted in preparing the materials), or staffing services on a short term, nonrecurring basis during emergencies or natural disasters.
6. Any employee who is employed in the Financial Aid Office, or who otherwise has responsibilities with respect to education loans or other student financial aid, and who serves on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, shall be prohibited from receiving anything of value from the lender, guarantor, or group of lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission, or group. Financial aid professionals will disclose to their institution any involvement, interest in, or potential conflict of interest with any entity with which the institution has a business relationship.
7. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest. Employees within the Financial Aid Office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.
8. Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
9. Institutional award notifications and/or other institutionally provided materials shall include the following:
  1. A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.
  2. Clear identification of each award, indicating type of aid, i.e. gift aid (grant, scholarship), work, or loan.
  3. Standard terminology and definitions.
  4. Renewal requirements for each award.
10. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials. It is easily identified, found, and labeled as "Consumer Information."

## **FINANCIAL AID POLICIES**

### **Satisfactory Academic Progress (SAP)**

Federal regulations require all students receiving federal financial aid (Federal Title IV aid including Federal Pell Grant, Federal Work-Study, Federal Supplemental Educational Opportunity Grant, Stafford Subsidized, Unsubsidized or PLUS Loans) must make satisfactory academic progress (SAP) toward completion of a degree or certificate.

Students receiving an Alabama Student Assistance Grant and Alabama VA Benefits must also make satisfactory academic progress toward completion of a degree or certificate.

SAP is calculated at the end of each semester once grades have been posted to academic history by the Registrar's Office. If, after the first term of attendance, a student is not making SAP, they will be placed on a Warning Status and allowed to keep aid for one term. SAP will be calculated at the end of the next semester of enrollment and a student will be placed on passing or failing status. If the student's SAP status is Fail, due to GPA and/or pace, the student will not be eligible for federal aid for their next period of enrollment. Student's not meeting SAP may pay out of pocket or file an appeal to regain eligibility. Please see below for the steps to complete and submit an appeal.

At the end of each term, students will be notified via email to check their SAP status in the OneACCS student portal. SAP is calculated for all students regardless of federal financial aid use. Student progress for SAP will be Pass, Close to Max, Max, Fail – GPA, Fail – Pace, or Fail – GPAPCE.

According to 34 CFR 668-16(e), there are two major components of satisfactory academic progress that must be calculated: the qualitative (cumulative GPA) and quantitative components (pace of completion). Pace of completion is determined by dividing the total earned credit hours by the total attempted hours. Transfer credits accepted by Coastal Alabama Community College, count toward the quantitative (pace) standard, but not the qualitative (GPA) standard. Students must meet or exceed the following minimum requirements to remain eligible.

Qualitative

Quantitative

Semester Credit Hours Attempted	Cumulative GPA	Cumulative Pace
1 – 21 credit hours	1.5	58%
22-32 credit hours	1.75	62%
33 or more credit hours	2.00	67%

### **Maximum Timeframe to Completion**

In addition to the two major components of SAP, students must also not exceed the maximum allowable timeframe to complete a degree or certificate. The maximum allowable timeframe to complete a degree or certificate must not exceed 1.5 times the published length of the program of study, please see the illustrations that follow. Institutional and transfer credit are considered when calculating maximum timeframe. Once a student is at the maximum timeframe limit of credit hours, federal aid eligibility will cease regardless of GPA and/or completion rate. The student must file an appeal to regain eligibility, please see the appeal instructions below.

Please check your program of study to determine your maximum allowable timeframe, the examples below are for illustrative purposes only.

- Students enrolled in a 30 credit hour certificate program may receive federal financial aid for 45 credit hours ( $30 \times 1.5 = 45$ )
- Students enrolled in a 60 credit hour degree program may receive federal financial aid for 90 credit hours ( $60 \times 1.5 = 90$ ).

Failing grades, withdrawals, incompletes and/or repeated classes may result in financial aid suspension because these classes are considered as attempted hours not successfully completed. These hours are included in number of hours attempted and affect SAP calculations. In addition, transfer credits are included in the maximum timeframe calculation.

### **Repeat Coursework**

Effective July 1, 2016, per federal regulation 34 CFR Section 668.2, repeated coursework that falls under the following conditions cannot be included in a student's enrollment status for Title IV Federal Aid eligibility.

- Repeating a previously passed course more than one. A course is considered passed if the student receives a grade of D or better, for Title IV eligibility purposes.
- Repeating a previously passed course for the sole purpose of gaining eligibility for Title IV aid.

Federal Title IV aid will be recalculated based on the students adjusted enrollment status and this recalculation will be applied regardless of whether a student received aid for the previous course enrollments.

- Example 1 – A student is repeating a previously passed 3 credit hour course for which they have earned a D the first time, and a C the second time. The student is enrolled in a total of 12 credit hours for the term. Per federal regulations, the repeated course must be excluded from the student's Title IV enrollment status. Only 9 of the student's twelve hours can be used to calculate his Title IV eligibility. The student's Federal Pell grant will be reduced to reflect three quarter time instead of full-time enrollment.
- Example 2 – A student repeats a previously passed (grade of D or higher) course. The student receives an F on the second attempt. The student attempts the course for the third time. The third attempt will not be counted in total enrollment hours for Title IV purposes.
- Example 3 – A student repeats a previously passed (grade of D or higher) course. The student withdraws from the course on the second attempt. The student attempts the course for the third time. The third course attempt will not be counted in total enrollment hours for Title IV purposes.

### **Developmental Coursework**

A student receiving federal financial aid may not enroll in the same developmental (remedial) course more than three times and remain eligible. Federal financial aid will pay for a maximum of 30 credit hours of developmental work. Credit hours attempted for developmental courses are included when determining a student's SAP status, including the maximum timeframe requirement.

### **Credits Earned at Another College/University**

All college/university transcripts should be received by Coastal Alabama Community College prior to admission to the college, as stated on the admissions application. These transcripts are evaluated by the college Registrar and are then placed on the student's transcript. These credits count toward a student's satisfactory academic progress and can affect a student's rate of completion and maximum time. The transfer credits do not impact the GPA calculation. For this reason, the Financial Aid Office is required to check transcripts and include all credits attempted and earned. All credits attempted and earned will be used to determine Satisfactory Academic Progress for financial aid eligibility.

### **Academic Suspension**

SAP suspension and Academic Suspension are NOT the same. A student readmitted academically or one who has successfully appealed their academic suspension may not be eligible for financial aid. Students are encouraged to check their financial aid eligibility status via the OneACCS student portal and/or contact the Financial Aid Office. Approval of the student's academic appeal will not reinstate the student's eligibility for financial aid.

### **Withdrawals Due to COVID 19**

The College recognizes the hardship that COVID 19 has had on students' educational pursuits. On March 13, 2020, the President of the United States declared a national emergency. Therefore, any student who has a negative satisfactory academic progress outcome due to withdrawal from courses caused by the institutions COVID 19 rules or by the virus causing illness, will be allowed to appeal. In the appeal, the student must state the reason for the withdrawal and if possible, provide any documentation that supports the reason for the withdrawal. Only courses withdrawn from between March 13, 2020, and May 11, 2023, the end of the national emergency, will be used to qualify for this exception. As with all illnesses, this information will be reviewed and may have a positive effect on a student's appeal.

### **Pass/Fail and Audited Courses**

Courses taken for pass/fail will be excluded from the qualitative calculations but will be included in the quantitative calculation. All courses will be included in attempted credits and only pass credits will be included in earned credits.

### **Change of Major/Program of Study**

If a student changes programs, he or she will be allowed to continue to receive federal financial aid for 1.5 times the normal length of a degree program. Students changing programs /majors may have their satisfactory academic progress limited to courses that apply to the new program only. If the student fails to complete a degree by 1.5 times the length of the program, generally 90 attempted credits, the student must appeal as Max Time appeal. The student must also appeal if they have earned a degree and are continuing to a second degree. Appeals must have a stated reason as to why the student did not complete and why the student changed programs. The appeal must have attached a degree plan signed by the student and the student's advisor indicating the courses by term that the student will need to graduate and the anticipated graduation date. If the appeal is granted, a completion rate of 100% and the signed academic degree plan must be followed. If a student fails to follow the stated degree plan, federal aid will be suspended. Students who are on appeal have their files checked at the end of each enrollment period. A student may change programs of study more than once and may appeal to use federal financial aid. Students granted an appeal based on change of program must have 100% completion rate and earn a minimum 2.0 GPA each semester to continue on appeal for the approved program. Students not meeting the terms of the appeal will be denied future appeals for federal financial aid. Students whose appeal is denied, may pay for their classes out of pocket or pursue other funding sources.

### **Appeals Process**

For the purposes of filing an appeal, extenuating circumstances are defined as those things beyond a student's control. Examples include, but are not limited to such things such as injury, documented medical issues, death of a family member, etc. Students will be required to provide professional, third-party documentation of extenuating circumstances.

All transcripts must be on file, prior to an appeal being submitted. The Appeal Committee will check to verify that the College has all transcripts. If all transcripts are not on file, the appeal will be marked incomplete and a requirement for additional transcripts will be viewable in the student portal.

### ***GPA and/or Pace Appeal***

Students not meeting SAP at the end of the warning period may appeal the loss of financial aid eligibility based on extenuating circumstances. The appeal must contain the completed electronic SAP Appeal form and all required information.

### ***Maximum Timeframe Appeal***

Students who reach or exceed the maximum timeframe while completing their degree may appeal the loss of financial aid. The appeal must contain the completed electronic SAP Appeal form and all required information. This appeal must also include an Academic Plan leading to successful program completion prepared and signed by an Academic Advisor. The plan must include the graduation date and remaining credit hours to degree completion.

### ***Appeal Steps***

1. Complete the [Financial Aid Appeal](#) form and follow the instructions. The form is on the College website and available in the OneACCS student portal, via financial aid requirements.
2. A student must include a typed statement explaining in detail the extenuating circumstances that caused the student not to meet SAP minimums. The student must also provide documentation for the extenuating circumstances.
3. A student must include a statement explaining what has changed and what the student is going to do to be successful academically.
4. Maximum timeframe appeals must include a detailed academic plan signed by the student's academic advisor. This academic plan must be specific and include courses needed to graduate and projected term of graduation. Academic plans must be followed and only courses necessary to graduate will be eligible for federal aid.
5. Documentation of extenuating circumstances is required and must be date and time specific and verify the extenuating circumstances described in the student's typed statement. Personal statements from family and/or friends may be provided to support the appeal but cannot be used in lieu of third-party documentation.
6. Documentation of extenuating circumstances is verified; therefore, there must be contact information included. If it is determined that the documentation is in any way fraudulent, the student's appeal request will be denied and the student's appeal will be turned over to the Dean of Students Office for disciplinary action.

A student may submit an appeal for reinstatement of federal financial aid at any time during the academic year. Appeals may not be considered retroactively. Incomplete appeals will not be considered, and the student will be notified via the OneACCS student portal that additional information is needed. Once appeals are received, they will be reviewed by the Financial Aid Committee and, written decisions will be sent to the student's email within two weeks. Should the appeal be denied, the student has the right to appeal the decision to the Director of Financial Aid by providing additional pertinent information. If new information is not provided, the decision of the Financial Aid Appeal Committee is final.

Completed appeals are submitted and signed electronically.

### ***Financial Aid Fraud Policy***

If the Financial Aid Office suspects that a student, or other individual, has intentionally misrepresented information or altered documentation to fraudulently obtain federal financial aid funds, the office will report its suspicions, and will provide the evidence to the Office of Inspector General, U.S. Department of Education for review. The Institution, via the Financial Aid

Director, who is required to report applicants who are suspected of having engaged in fraud or other criminal misconduct in connection with Title IV programs. Coastal Alabama is required to refer the suspected incident for investigation, but not draw any conclusions of guilt. Coastal Alabama Community College is obligated to assure that processes are developed to protect against fraud by either applicants or staff. All financial aid staff are responsible for detecting and reporting fraud. If, in the financial aid administrator's judgement, the applicant and their family have provided a fraudulent application or documentation, it must be reported immediately to the Director of Financial Aid.

### **Leave of Absence Policy (LOA)**

A leave of absence (LOA) is a temporary interruption in a student's program of study and cannot exceed 180 days in any 12-month period and may have an impact on a student's financial aid. Any student considering requesting a LOA who receives financial aid, should consult with the Financial Aid Office to determine how their financial aid will be affected.

The purpose of this policy is to confirm that Coastal Alabama Community College (CA) is in compliance with federal regulations, 34 CFR 668.22 (d), regarding the process for students requesting a leave of absence. The following criteria outlines the requirements to process and approve an LOA:

- The student must make the request in advance, if possible, in writing to their Dean, stating the reason(s) for the request. Requests can be granted retroactively for unforeseen circumstances.
- Cannot be granted for academic reasons (i.e. to keep a student from failing).
- There must be reasonable expectation that the student will return to school.
- Student must resume training at the same point in the academic program that the LOA began.
- The institution may not assess any additional institutional charges upon the student's return and the student is not eligible for additional Title IV funds.
- Prior to granting an LOA, the institution must explain to a Title IV student consequences of the LOA for Title IV purposes, i.e., grace periods and repayment. In addition, the consequences of not returning from an LOA.

Students granted an LOA are not considered withdrawn and there is no return of Title IV calculation required. If a student does not meet the LOA criteria, the student is considered to have ceased attendance from the institution and a Title IV return of funds calculation is required if the student received federal aid. Students granted an LOA will be reported to NSLDS Enrollment Reporting. If the student fails to return, the student must be reported as withdrawn. The LOA begin date will be the withdrawal date.

Students on an LOA are not eligible for federal student loan disbursement. Students approved after receiving financial aid may be required to return a portion of the aid previously received. Federal educational loan regulations state that when a student borrower ceases to be enrolled at least half-time for 180 days (6 months) in any 12-month period, the borrower will be considered as withdrawn from school for loan repayment purposes. At that point, the school is required to calculate the amount of financial aid the student earned and the amount of financial aid that must be returned. These calculations are based on the time the student was enrolled. The percentage of the semester the student completed is the percentage of aid the student can keep. The percentage of the semester the student did not complete is the percentage of aid that must be returned. Once a student completes more than 60% of the semester, the student has earned 100% of the aid they received for that semester.

Student borrowers are given a six-month grace period on most types of federal loans starting at the date at least half-time enrollment ceases. During this time, lenders will treat the borrower's loans as if the borrower were still enrolled in school. Once a grace period is used on a specific loan, it will not be given again. At the end of the six-month grace period, the student will be required to enter repayment on their federal educational loans until they return to school; however, deferment or forbearance options are available if the student makes a request to their lender.

Students who are granted a leave of absence (that is expected to exceed 180 days) after paying for the semester's tuition will be treated as withdrawn. If the student received federal student aid before withdrawing, being dismissed, or being granted a leave of absence, any tuition refund calculated will be returned to the federal aid programs first. Federal regulations mandate that the percentage of the semester the student did not complete will be the percentage of available federal aid the student did not earn. If the student received more federal student aid than they earned, the school must return the unearned funds in a specified order (see R2T4 policy). Once the student has completed more than 60% of the semester, the student has earned 100% of their aid, and no federal refund is required. When a refund is required, the

amount of the student's aid that the school is required to return is determined by multiplying the amount of the student's tuition and fees by the percentage of the semester the student did not complete. Once institutional and federal refunds are complete, the student may be required to pay any remaining balance due the school.

## **Verification Process**

The US Department of Education randomly selects students every year for verification. Through this process, Coastal Alabama Community College verifies and confirms the information reported on the FAFSA is correct. Occasionally, information must be changed/updated by the college. The verification process is required and ensures that financial aid eligibility is accurate. Students should monitor their Coastal student email and student portal daily.

## **Verification Notification**

Students are notified by the Department of Education via their Student Aid Report (SAR). In addition, students will receive email notifications from the Financial Aid Office. Students can also view all financial aid verification requirements via the OneACCS student portal. Documents utilized for verification are submitted and signed electronically.

Verification differs from student to student and the specific requirements will be posted in the student's OneACCS student portal. Forms will have active links to documents that need submitting. Occasionally, the Financial Aid Office needs additional documentation. Verification requirements are always accessible via the OneACCS student portal. Students may also contact the Financial Aid Office at 251-580-2151 or email at [financial\\_aid@coastalalabama.edu](mailto:financial_aid@coastalalabama.edu).

The verification process is not optional. If a student who is selected does not submit the required documentation, the student will not be eligible to receive federal financial aid from the College.

Once all verification documents have been received, the FAO will compare the information on the documents to the information on the FAFSA. If the information matches, no corrections are necessary and the student's aid will be processed and viewable in the OneACCS student portal. If the information does not match, the FAO will make corrections to the FAFSA. These corrections typically take 3 to 5 business days to process through the Department of Education. Once the corrected information is processed, the financial aid offer will be viewable in the OneACCS student portal. The student will receive an email, letting them know to check the portal.

## **Request for Aid Reconsideration**

The US Department of Education allows financial aid administrators to exercise their professional judgement to review and adjust information reported on the FAFSA. There are two types of professional judgments – Special Circumstances and Unusual Circumstances, both are explained in detail below.

At Coastal Alabama Community College, these requests and reviews are done by the Director of Financial Aid on a case-by-case basis. Students may have both special circumstances and unusual circumstances and the Financial Aid Director will work with the student to determine the best course of action. If a student is selected for verification, the verification process must be completed prior to any adjustments being made to the FAFSA.

***Special Circumstances refer to the financial situations (loss of a job, etc. that justify an aid administrator adjusting data elements in the Cost of Attendance or in the EFC calculation.***

Special Circumstances may include the following and possibly other circumstances:

- Change in employment status, income, or assets
- Change in housing status (homelessness)
- Medical, dental, or nursing home expenses not covered by insurance
- Child or dependent care expenses
- Severe disability of the student or other member of the student's household
- Other changes or adjustments that impact the student's costs or ability to pay for college.



A special circumstance requirement will be placed on the student's financial aid dashboard under requirements. The student will complete and sign the electronic form for the request. The student will select the reason for the request and submit the form and documentation. Additional documentation may be required once an initial review is complete, just as there are many special circumstances, there may be many types of required documentation.

***Unusual Circumstances refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (e.g., human trafficking, refugee or asylee status, parent abuse or abandonment, incarceration), more commonly referred to as a dependency override.***

Students who are unable to provide parental information on the FAFSA may request a review of their dependency status. This is reserved for students with extenuating circumstances preventing them from providing parental information on the FAFSA. t

Unusual circumstances DO include:

- Parental abandonment or estrangement
- Student or parental incarceration
- Legally granted refugee or asylum status
- Human trafficking, as described in the Trafficking Victims Protection Act of 2000

Unusual circumstances Do NOT include:

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

Students missing parent information will automatically have a financial aid requirement to file an unusual circumstance request for aid reconsideration.

Students in legal guardianship, whose parents are deceased, and/or are in foster care or otherwise wards of the court or homeless, should not request a dependency status review. These students must provide specific documentation of their status. Students can see what specific documentation is necessary by signing into the OneACCS student portal.

## **Return to Title IV Funds**

In accordance with Federal regulations, those students who receive federal financial aid and officially withdraw from the College (all classes) during the first 60 percent of a term will have their federal financial aid adjusted. Schedule adjustments during drop/add periods are not considered withdrawals. A student may withdraw prior to the last day of class before any final exams for any semester or term. These dates are published on the College schedule and calendar. Students withdraw via the online process. It is the student's responsibility to know the dates, process, and consequences for withdrawing. Student may contact the Financial Aid Office at 251-580-2154 or email [financial\\_aid@coastalalabama.edu](mailto:financial_aid@coastalalabama.edu).

The adjustment is based on the percentage of calendar days used in the academic period. This percent is calculated by dividing the number of days in the term (excluding breaks of five days or longer) into the number of days completed prior to the withdrawal (excluding breaks of five days or longer). The date of withdrawal will be the date the student begins the withdrawal process unless there is documentation of class attendance beyond that date at which the last date of attendance as reported by the instructor is used.

Attendance is tracked electronically for students taking Distance Education courses. Distance Education students should follow the official withdrawal procedure and base their official withdrawal date on their actual last date of attendance (i.e. course participation). There will be no adjustment to federal financial aid after the completion of at least 60 percent of the term.

A student who receives all "F"s or all "W"s, and whose last day of attendance was before the 60 percent date of the term, will have their federal aid adjusted as stated previously. The last date of attendance as reported by the instructor is used to determine the percent of the term attended. These adjustments occur within 45 days of the end of the term.

The Banner student system will be used to determine the amount of federal funds to be returned based on the official withdrawal record. Once calculated, the funds will be returned in the following order:

- Unsubsidized Stafford Loans
- Subsidized Stafford Loans
- PLUS Loans
- Pell Grants
- Supplemental Educational Opportunity Grants

Students who completely withdraw from the College may owe a repayment of federal financial aid funds to the College. If necessary, students will be billed by the Business Office. A return of Title IV aid may result in a hold on the student's account, preventing the student from enrolling in additional classes and being eligible for federal aid until the balance on the account is paid. Students may also be eligible for a waiver of the return of federal money which would result in no hold and no balance due.

## **Federal Financial Aid**

To be considered for federal financial aid, students must submit a FAFSA each year after October 1 and prior to July 1 to allow for processing. By submitting the FAFSA, a student is automatically considered for federal Title IV aid based on household EFC. Students must also enroll in an eligible Title IV program of study. Upon completion of the FAFSA and all other requirements, an initial estimated aid offer is made to the student. The initial offer is subject to change based on corrections to the FAFSA made by the student and/or Financial Aid Office through verification and/or other corrections or adjustments.. The US Department of Education determines a student's initial Title IV eligibility which may change based on enrollment, satisfactory academic progress and other factors. There are four primary sources of Title IV funding, including Pell Grants, Supplemental Educational Opportunity Grants, Federal Work Study, and Direct Stafford Loans.

Federal Title IV aid, except for work study funds, pays for the cost of tuition, fees, room, and board first. Any funds that remain after those charges can be used at the College's bookstore. Should funds remain after book purchases, the student will be issued a refund according to the disbursement and refund policy. Students must have all verification and admission requirements complete and aid must be on the students account to purchase books and/or have a refund.

### ***Pell Grants***

Pell grants are the cornerstone of the Title IV aid program. These grants do not have to be repaid. The maximum Pell grant amount can vary year to year, based on congressional action. A student's full Pell grant amount is determined by the federal formula used by the FAFSA and is based on the student's EFC (expected family contribution). Pell grants are automatically packaged and viewable in the OneACCS student portal. Students do not have to accept the Pell grant.

A student's amount of Pell grant is based on the student's enrollment status. Students must only take classes that are required for their program of study/major. Courses outside the program of study/major cannot be paid for with Pell grant. See the following illustration of enrollment and Pell grant eligibility (for simplicity, assume full Pell is \$1,000 per semester).

<b>Enrollment</b>	<b>Current Hours</b>	<b>Pell Grant Amount Paid</b>
Full Time	12 credit hours or more	\$1000 – full Pell
Three-Quarter	9 to 11 credit hours	\$ 750 – three-quarter Pell
Half-Time	6 to 8 credit hours	\$ 500 – half-time Pell
Less Than Half Time	1 to 5 credit hours	\$ 250 – less than half-time Pell

Enrollment for Pell grant eligibility is captured one time a semester, typically after attendance verification and reinstatement period has ended for the Night Term. The Financial Aid Office will freeze a student's enrollment. Financial Aid is then released to pay charges and the Business Office begins the refund process based on the hours captured for financial aid purposes. After the Financial Aid Freeze Date, a student's Pell grant eligibility will not be recalculated, unless the student fails to begin attending in a later term. See the following examples.

- Example 1 – At the beginning of the semester, a student enrolls in 12 credit hours and after drop/add, prior to the freeze date, withdraws from 3 credit hours. The freeze will capture 9 hours of enrollment and the student will be charged for 12 hours of enrollment.
- Example 2 – At the beginning of the semester, a student enrolls in 9 credit hours and after the freeze date, decides to add a 3 hour Mini Term 2 class. The freeze will capture 9 credit hours of enrollment and the student will be paid three-quarters of the Pell grant and will be charged for all 12 hours.

Pell grant is offered/awarded based on a student's enrollment. Pell grant is released to pay student accounts as attendance is verified. Students enrolled in mini terms and modules will have their Pell grant paid as attendance in those mini terms and modules is verified. Students who are attending mini term and module classes only and register just prior to the class starting will receive Pell if all eligibility requirements are met. Attendance is verified by instructors and classes are removed from a student's schedule if they are not attending. This will cause an adjustment to financial aid. Students are notified of this via their student email. If a student believes they have actually attended the class, they need to follow the instructions in the email.

Federal Pell grant has a lifetime eligibility limit of 600% which is the equivalent of 6 years or 12 semesters of full time Pell usage. Once a student reaches this limit, there is no more Pell eligibility and there is no appeal of this limit.

### ***Federal Supplemental Educational Opportunity Grants (FSEOG)***

The FSEOG is awarded to students who have the lowest EFC as determined by the FAFSA. There is a limited amount of funding for FSEOG and it is awarded based on lowest EFC and earliest FAFSA submission/completion date. Awards are system generated. Students are encouraged to submit their FAFSA as early as possible. Not all students who qualify will be awarded. Awards made to students who do not enroll or enroll less than half-time are removed and then awarded to students who meet the previous criteria. Students do not have to accept FSEOG via OneACCS.

### ***Federal Work Study Program (FWS)***

The FWS program provides jobs for students who have financial need. The number of hours a student may work is determined by the student's unmet financial need (COA less EFC = unmet need). Students are typically paid a minimum of \$10 an hour and are paid monthly via student payroll.

FWS is paid for jobs on campus that include the library, residence halls, administrative offices, cafeteria, facilities, and grounds, and even off campus jobs with public or private nonprofit agencies. The work study advisor will determine the number of hours a student may work a week based on the student's unmet need, class schedule and academic progress.

Job assignments are made according to the date students complete their file and receive a Federal Work Study award. The student's job preference and skills are given first consideration; however, other factors may determine final job placement.

Not all students who want jobs or are eligible can be placed since FWS funding is limited. The forms that need to be completed are available on the College website.

### **Direct Student Loans**

Direct student loans provide financial assistance through the US Department of Education. The only application necessary is the FAFSA and most students qualify for federal student loans. Student loans are included in the financial aid package in an offered status for the maximum amount. Students wishing to use student loans must sign into the OneACCS student portal and accept the loan and may adjust the amount if they wish. Student loans must be repaid by the student once they complete or cease attending college or drop below half-time enrollment. These loans may be offered in three different types, subsidized, unsubsidized, and parent plus – all will be discussed below. Information concerning interest rates and terms and conditions can be found at [www.studentaid.gov](http://www.studentaid.gov) or you may contact the Financial Aid Office.

Student loans will not be paid to accounts until students have completed the required Entrance Counseling and Master Promissory Note (MPN). Students must sign into their FSA account at [www.studentaid.gov](http://www.studentaid.gov) using their FSA ID and password to complete both requirements. Failure to do so before the semester ends may result in a loss of loan eligibility. In addition, students who utilized student loans must complete Exit Counseling when they no longer enroll at Coastal

Alabama or drop below half-time enrollment. The College will notify all students who graduate, withdraw, do not enroll for the next term, or drop below half-time enrollment, within 30 days of the end of the next term (except summer). This notification is the reminder to complete exit counseling. Information concerning the Exit Counseling requirement is on the website and available in the Financial Aid Office.

Students who are utilizing student loans for only one term need to be aware that the loan is subject to two disbursements during the term the loan is used. Loans will only be disbursed if a student is enrolled at least half-time, and undisbursed loans do not have to be paid back. Interest on unsubsidized loans and parent plus loans does not start until the loans are disbursed.

In accordance with federal regulations, first year undergraduate students and first-time student loan borrowers' student loans will not disburse until 30 calendar days after their program of study begins. If classes start on August 15, loans will not disburse until after September 13.

To be eligible for a Direct Student Loan, students must be enrolled at least half-time (6 credit hours) in an eligible degree or certificate program. Loans must be accepted in the OneACCS student portal by the student before any loans are originated and eligible for disbursement. Students must be enrolled at least half-time at the time of disbursement. These loans are subject to return to Title IV regulations if a student completely withdraws and/or fails all courses in a given term. Students wishing to make changes to their loan amounts, must contact the Financial Aid Office and complete the [Direct Loan Change Form](#).

***Subsidized Direct Student Loan***

To be eligible, a student must have unmet need as calculated with the estimated cost of attendance, less the EFC and aid. Interest on subsidized loans is paid by the federal government while the student borrower is enrolled at least half-time, during authorized deferment periods, and for six months after the student ceases to be enrolled at least half-time. Repayment begins once the student ceases enrollment of at least half time for six months.

***Unsubsidized Direct Student Loan***

To be eligible, a student does not have to have unmet need as calculated with the estimated cost of attendance, less the EFC and aid. Interest on unsubsidized loans will begin accruing upon disbursement and continues over the life of the loan. Repayment begins once the student ceases enrollment of at least half time for six months.

***Direct Parent Plus Loan***

To be eligible, a parent should have a good credit history and be the parent of a dependent undergraduate student. This loan is not based on income and allows a parent to borrow to pay educational expenses. This loan program is intended to supplement the Direct Student Loan Program. Any amount borrowed cannot exceed the student's estimated cost of attendance less the EFC and aid. For more detailed information and application information visit [www.studentaid.gov](http://www.studentaid.gov). Repayment begins after the loan is fully disbursed, unless the parent requests deferment through the Dept. of Ed or their loan servicer.

***Loan Amounts/Limits***

Total loan amounts/limits at a community college may differ from loan amounts/limits at a 4-year college. Like Pell, student loans are divided in half for fall and spring. If you need loans for summer, you will not be able to accept the maximum loan amount for the fall and spring. You can also visit [www.studentaid.gov](http://www.studentaid.gov) for additional information. Please see the chart below for loan amounts/limits. The amounts are maximum allowable, students may can request less via their OneACCS student portal.

Year	Dependent Students	Independent Students
Freshman	\$5,500 (\$3500 sub/\$2000 unsub)	\$9500 (\$3500 sub/\$6000 unsub)
	\$2750 fall and \$2750 spring	\$4750 fall and \$4750 spring

Sophomore	\$6500 (\$4500 sub/\$2000 unsub)	\$10500 (\$4500 sub/\$6000 unsub)
	\$3250 fall and \$3250 spring	\$5250 fall and \$5250 spring

### ***Ombudsman Contacts***

In compliance with 34 CFR 674.42(b)(2)(xi) and .45(h); CFR 682.208(c)(3)(ii), .410(b)(5)(vii), .411(b)(3), and .604(g)(2)(x); and CFR 685.304(b)(4)(vii), Coastal Alabama is required to notify borrowers regarding the availability of the Ombudsman, the official appointed to investigate individuals' complaints against maladministration of the student loan program. The most recent contact information is below.

- Via on-line assistance: <https://studentaid.gov/sites/default/files/ombudsman-information-checklist.pdf>
- Via telephone: 877-557-2575
- Via fax: 606-396-4821
- Via mail: FSA Ombudsman Group P.O. Box 1854 Monticello, KY 42633

### **Non-Federal Financial Aid**

#### ***Institutional Work Study Program (IWS)***

The IWS program provides jobs for students who are interested in part-time campus-based employment. Students are typically paid a minimum of \$10 an hour and are paid monthly via student payroll. Jobs are the same as the FWS Program, but these students do not qualify for federal work study. Institutional work student funds are limited and students must be approved by the Director of Financial Aid. Students must be full-time and meeting satisfactory academic progress.

#### ***Alabama Student Assistance Program (ASAP)***

The ASAP provides a supplemental source of financial assistance to students with unmet financial need as determined by the FAFSA. Students must be enrolled at least half-time in an eligible program of study leading to a degree. Students must be a legal resident of the State of Alabama and maintain SAP. They may not be pursuing a religious degree.

#### ***Private Alternative Loans***

Coastal Alabama recognizes that not all students qualify for federal aid and/or scholarships, but still need assistance paying educational expenses. We have partnered with a variety of private alternative student loan companies that can assist with current educational expenses, as well as prior balances at Coastal Alabama, paying for non-degree programs and programs that are not Title IV eligible. Private loans may not exceed Cost of Attendance. For additional information, please visit click this link <https://choice.fastproducts.org/FastChoice/home/106000>

#### ***Scholarships***

Coastal Alabama Community College offers numerous institutional scholarships including Academic Scholarships, Performance and Ability Scholarships, Athletic Scholarships, Community Scholarships, and Hardship Scholarships. These scholarships recognize achievement, ability, and participation and are intended to offset the cost of attending college. A description of scholarships and the minimum requirements to be eligible and maintain eligibility are available on the [scholarship webpage](#).