



# Terms and Conditions

Financial Aid Office • 5100 Sierra College Blvd • Rocklin CA 95677 • (916) 660-7310

## **Purpose**

The purpose of the Sierra College Financial Aid Office is to facilitate and foster successful academic participation of students who need help funding their education. In accordance with the Higher Education Act of 1965, as amended, the college has established the following Terms & Conditions. While maintaining our responsibility as custodians of public funds, Sierra College's objective is to establish a standard that is consistent with institutional goals and philosophies and at the same time sensitive to the needs of students. These standards apply to all students receiving financial aid from the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Federal Direct Parent Loan for Undergraduate Students
- Federal Direct Loan Program
- Federal Work-study & District Student Employment
- Cal Grant B, Cal Grant C, Cal Grant Full Time Success Grant, & Completion Grant

## **Student and Program Eligibility**

Students must maintain good standing and make satisfactory academic progress according to federal, state and institutional standards in their program of study. Student receiving financial aid must be enrolled in a program of study leading to an associate degree, an eligible vocational certificate, or a transfer program to a four-year college or university.

## **Application Verification**

Sierra College is required to verify certain information provided by a student/parent on the Free Application for Federal Student Aid (FAFSA). Applications requiring review are flagged by the US Department of Education. In addition, Sierra College is required to select and verify the FAFSA that contains incorrect or discrepant information. [34 CFR 668.54(a)(3)]; [34 CFR 668.16(f)]

## **Default or Overpayment on Title IV Funds**

Students who are in default on a student loan or owe a Title IV program overpayment are not eligible for federal aid. If a student owes an overpayment, the debt must be cleared before any federal aid will be disbursed. In the case of a student loan default, financial aid may be

reinstated once the student makes satisfactory repayment arrangements with the holder of the loan and proof of such arrangements are submitted to the Financial Aid Office.

## **Return to Title IV (R2T4)**

Federal financial aid is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a recipient of Title IV grants or loan funds withdraws from Sierra College after beginning attendance, the amount of Title IV grants or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the student receives less Federal Student Aid than the amount earned, Sierra College offers a disbursement of the earned aid that was not received. This is called a Post-withdrawal disbursement.

## **High School Diploma or Equivalent**

In order to receive Federal financial aid, a student MUST have a high school diploma or its recognized equivalent. The Department of Education considers the following to be equivalent to a high school diploma:

- A General Education Development (GED) certificate
- Passing of the HiSET, TASC, or other State-authorized examination
- Homeschool Completion- Students must contact Admissions and Records for guidance in obtaining verification of high school completion.
- Ability to Benefit- Students must have been enrolled in an eligible Program of Study prior to July 1, 2012. Please contact the Financial Aid Office if you do not meet any of the above criteria.

## **Attending Hours**

Financial aid will disburse to students based on attending hours. Sierra College has made this change to maintain compliance with U.S. Department of Education regulations. Therefore, the start date of your classes will dictate how much you will receive in each of your disbursement(s).



# Terms and Conditions

Financial Aid Office • 5100 Sierra College Blvd • Rocklin CA 95677 • (916) 660-7310

If you are registered and meet all financial aid eligibility requirements for your disbursement AND:

- You are registered and ALL of your classes begin on the first day of the semester, your first disbursement is scheduled and the specific date that disbursement begins is available on your portal after all charges are paid.
- Your enrollment includes a combination of classes that start on the first day of the semester AND classes that start later in the semester, you may receive a partial first disbursement of financial aid, if eligible, the day following add/drop of the semester. The remainder of the first disbursement will disburse approximately 7-10 days after your next class(s) begins.
- You are ONLY enrolled in late start classes (meaning those that start after the first day of the semester), your financial aid disbursement(s) will occur approximately 7-10 days after each late start class begins.

## Disbursement – Third Party Banking or Vendor

Students anticipating a disbursement of financial aid or a refund, must agree to participate in the third party banking service offered by Sierra College, i.e BankMobile. It is the responsibility of the Student to update and ensure personal information is accurate such as mailing address, phone number and disbursement preference with BankMobile. By accepting the Terms and Conditions the student also confirms and understands that they will be unable to make changes through Sierra College and must work directly with BankMobile to update personal information.

**Please be advised, many colleges use the same third party vendor for the disbursement of awards and/or refunds. However, each college will send out their own letter linking to a unique account specific to the school. Please make sure the card and online account you are viewing is for Sierra College.**

Disbursements occur once you have completed all the requirements by the Sierra College Financial Aid office. The disbursement process starts approximately two weeks into each semester, following the majority census also known as add/drop. Students who have not completed all items required by the Sierra College Financial Aid Office by majority census will not make the first disbursement. Additional disbursements will occur on Mondays following the majority census date of each semester. Please see our website for disbursement schedule.<http://help.sierracollege.edu/customer/en/portal/articles/2514989-fund-disbursement-dates-for-2019-2020>

## Freeze Date

The Freeze Date, in financial aid terms, is the date that the Financial Aid Office will freeze enrollment for all financial aid applicants. On the freeze date, the financial aid system will lock a student’s enrollment (units) on that date. Financial aid will no longer be able to pay for units that a student enrolls in after this date. Freeze date unless institutional error occurred. Sierra College freeze date is the day following add/drop.

## Student Educational Plan

It is the student’s responsibility to enroll in courses that count toward his or her educational objective. Students are strongly encouraged to make an appointment with an academic counselor to create a personalized Student Educational Plan. The Financial Aid Office may, at any time, require a student to meet with an academic counselor and create a Student Education Plan

## Financial Aid Satisfactory Academic Progress (SAP)

Federal regulations require that all financial aid recipients make satisfactory academic progress and remain in good academic standing. At Sierra College, academic progress is reviewed at the end of each semester. In addition, students who do not complete any units in the semester will be terminated from financial aid as soon as grades or withdrawals are available.

## Determining Enrollment Status:

Prior to each financial aid disbursement, the Financial Aid Office will verify the number of units a student is enrolled in. For Fall 2019, you must be in all units by September 8, 2019. For Spring 2020, you must be in all units by February 9, 2020. For purposes of the federal satisfactory academic progress, units attempted mean the number of units the student is enrolled in at the time of disbursement for the semester.

In determining whether or not a student is making satisfactory academic progress, the student’s enrollment status is defined as the number of units the student is enrolled in at the time of the final disbursement for the semester.

Enrollment Status	Units
Full time	12 or more units
Three-quarter time	9 to 11.5 units
Half-time	6 to 8.5 units
Less Than Half-time	.5 to 5.5 units



# Terms and Conditions

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Completed unit's means that credit was received for the enrolled units. Classes in which a student receives a grade of "F", "I", "NP", "IP", "MW", or "W" will not be counted as completed classes for satisfactory academic progress, but will be counted as units attempted.

To be considered making satisfactory progress toward the educational goal, students must complete the minimum number of units required for their enrollment status (75% of all enrolled courses also referred to as making PACE) with a 2.0 GPA or higher at the conclusion of each semester, as indicated below.

In all enrollment categories, the student is expected to maintain a 2.0 (C average) cumulative grade point average (GPA).

Enrollment Status	Unit Completion Requirement (PACE)
Full-time	9 units
Three-quarter time	7 units
Half-time	5 units
Less than half-time	All enrolled units

Units earned from credit by examination are not counted for financial aid purposes.

In the determination of enrollment status, it is permissible for a student to count units being taken concurrently at another college. A consortium agreement must be made between the two schools with one school designated as the primary school (from which the student receives financial aid) and the other school as the secondary school. Sierra College would enter into such an agreement if the other school is the primary school. On rare occasions, Sierra College will participate in a consortium agreement only as the primary school.

Because units taken at a proprietary school generally will not transfer, Sierra College will not enter into a consortium agreement with proprietary schools.

## ***Maximum Time Length and 90 Unit Limitations:***

Federal regulations allow students to receive aid for 150% of the published length of an undergraduate program. Sierra College publishes in its catalog that students can earn an AA Degree by completing 60 credits. Students at Sierra College, therefore, may receive aid for a maximum

of 90 credit hours (60 credit hours X 150%=90 credit hours).

Once a student has attempted 90 credit hours at Sierra College (including accepted transfer credits), she/he is no longer eligible to receive financial aid. This same rule will be applied to students who are enrolled in eligible certificate programs. (Length of certificate program x 150% = maximum credits a student can take and receive aid)

A student may receive financial aid until a total of 90 units have been attempted, regardless of how much aid has been received. Up to 30 units of remedial coursework will be deducted. ESL units are considered remedial coursework and will be counted towards the 90 units. A student who has been terminated from financial aid due to attempting over the 90 units may appeal to the Financial Aid Advisory Committee, provided the student is eligible to enroll at Sierra College.

Once a student receives an approved Maximum Unit Appeal, they may not change their degree program and continue to receive financial aid. Students will only be allowed to receive aid for those courses reflected on their original Student Education Plan (SEP). Once a student receives an approved Maximum Unit Appeal, courses will be reviewed prior to each payment to ensure that the student is only paid for courses that are on the approved Student Education Plan (SEP). While on an approved Maximum Unit Appeal, students who are paid financial aid for a course will not be paid again for the same course.

The Financial Aid Office will not review Maximum Unit Appeals until after the add/drop period. We may take up to 4 weeks to review your appeal. Exception to this is if a student signs a Maximum Unit Registration Hold form which is available on the web.

A student is allowed to transfer approximately 70 units to the four-year colleges and universities. It is the student's responsibility to monitor the number of units they take so that they do not make themselves ineligible for transfer to their preferred college or university.

## ***Repeated Course Work:***

Effective July 1, 2011, per federal regulations, repeated coursework that falls under the following conditions cannot be included in a student's enrollment status for Title IV Federal Aid eligibility, including the Federal Pell Grant and Federal Stafford Loans:



# Terms and Conditions

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- Repeating a previously passed course more than once. A course is considered passed if the student receives a grade of D or better.
- Repeating a previously passed course due to failing other coursework.

## Details

- Repeated enrollment that is not aid eligible will be excluded from the student's enrollment status for the term.
- Federal Title IV aid will be recalculated based on the student's adjusted enrollment status.
- This recalculation will be applied regardless of whether a student received aid for previous course enrollments.
- Some courses are repeatable per university policy and are not restricted by these regulations.
- Waitlisted courses do not count toward official enrollment status for financial aid purposes.

## ***Remedial (including ESL) Course Work:***

Sierra College remedial and ESL courses are considered the same as credit courses for tuition, for full-time academic standing and for Satisfactory Academic Progress. Credits for remedial and ESL course work are included in the calculation of the 75% completion requirement.

Financial aid may be paid for a maximum of 30 remedial units/credits.

## ***Transfer Units***

It is the student's responsibility to request transcripts from previously attended institutions if the student chooses to apply any of those units toward the current educational objective. Upon the student's request, transcripts from colleges accredited by one of the regional accrediting associations will be evaluated for use toward the student's current educational objective. All units applicable toward the current education objective will be counted when calculating the maximum time frame for financial aid. By federal regulation, all units attempted, although earned before the student was receiving financial aid, will be considered toward the maximum time frame.

## ***Reinstatement***

Students who are disqualified due to CUM GPA may be reconsidered for aid once they have raised their CUM

GPA above a 2.0. It will be the responsibility of the student to submit a new Reinstatement Petition.

## ***Definitions:***

**Good:** A student is considered in good standing if they complete at least 75% of all units enrolled and earned a 2.0 GPA for the semester/term.

**Warning:** A student will be put into warning status if they fall below the 75% completion rate for the semester, but complete at least .5 units. A student will be removed from warning at the end of the next semester if they complete at least 75% of their units with a 2.0 GPA.

**Termination:** A student is terminated if they complete zero units or if they were on warning from a previous semester and then completed less than 75% of the courses for which aid was provided or their cumulative GPA was less than 2.0.

**Probation:** A student is placed on probation if they receive an approved Reinstatement Petition or Maximum Unit Appeal. A student may continue on probation if their CUM GPA is below a 2.0 but their term GPA is above a 2.0. This is considered making progress (PACE) term-by-term. A student may be removed from probation if they complete at least 75% of their units and achieve a CUM GPA of 2.0.

**75% Completion rate (PACE):** Students must pass at least 75% of their course work each semester.

Federal regulations require that all financial aid recipients make satisfactory academic progress and remain in good academic standing. At Sierra College, academic progress is reviewed at the end of each semester. In addition, students who do not complete any units in the semester will be terminated from financial aid as soon as grades or withdrawals are available.

## **Pell Grants**

Pell Grants have a lifetime maximum of 12 semesters at full-time attendance. Anything less than full-time and your Pell Grant will be prorated.

**Be aware, if you have reached your lifetime Pell eligibility, and you did not earn all your units at Sierra College, you will be required to provide official**



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**transcripts from all previously attended colleges and universities for evaluation by Admission and Records before student loans will be processed on your behalf.**

## **Fraud**

A student who attempts to obtain financial aid by fraud will be referred to the Dean of Students for disciplinary action and suspended from financial aid for unsatisfactory conduct. The College will report such instances to local law enforcement agencies, to the California Student Aid Commission and/or to the Federal Government, Office of Inspector General. Restitution of any financial aid received in such a manner will be required.

## **Terms and Conditions Agreement**

I accept and understand the Financial Aid Terms & Conditions.



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I accept and understand the Financial Aid Satisfactory Academic Progress Standards (SAP).

I understand that in order to receive federal financial aid, I must be enrolled in an eligible program of study and goal offered by my primary college.

## **Title IV Authorization- Current Year**

I authorize Sierra College to apply the credit balance derived from Federal funds/aid to charges to my student account for other non-institutional charges.

I do not authorize Sierra College to use the credit balance derived from Federal Funds/aid to charges to my student account for other non-institutional charges.

## **Title IV Authorization- Prior Year**

I authorize Sierra College to use Federal Funds/aid for prior year charges up to \$200.00.

I do not authorize Sierra College to use Federal Funds/aid for prior year charges.

I understand that if I do not accept the above Terms & Conditions Agreement, my financial aid may be delayed. You will need to sign and return this form to the financial aid office if you decline any portion of the Terms & Conditions.

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Student's Printed Name

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Student ID #

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Student Signature

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Date