



Financial Aid 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 and 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 and District Student Employment
- Cal Grant A, B, and C, Cal Grant Full Time Success Grant, and, Completion Grant

Any new Federal or State program added during the school year

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. Students 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



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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).

Students must be enrolled in all courses by the majority census (add/drop date) to include late start courses. 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 the disbursement schedule.

Freeze Date

The Freeze Date, in financial aid terms, is the date that the Financial Aid Office will freeze enrollments 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. 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.

To be eligible for federal, state, and institutional aid, students are required by the U.S. Department of Education to maintain Satisfactory Academic Progress (SAP) toward their degree objectives. Sierra College has established this SAP policy to ensure student success and accountability, and to promote timely advancement toward degree objectives. SAP guidelines are based on reasonable expectations of academic progress toward a degree. Accordingly, these guidelines should not be a hindrance to any student in good academic standing.

Due to the events of COVID-19 and in a letter posted on IFAP dated May 15, 2020, and August 21, 2020 subject: Guidance for Interruptions of Student Related to



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Coronavirus (COVID-19), the U.S. Department of Education has granted financial aid offices the ability to consider any withdraws during Spring 2020, Summer 2020, Fall 2020, Spring 21, and Summer 21 as a COVID-19 event. The Sierra College Financial Aid Office will not use any W or EW received in Spring 2020, Summer 2020, Fall 2020, Spring 20, and Summer 20 in the calculation of the quantitative component of the calculation of attempted units for Satisfactory Academic Progress (SAP). The student system will be configured in such a way that future terms will recognize this event when SAP is run at the conclusion of each semester.

Note: The Financial Aid Office may change these policies at any time to ensure continued compliance with changes in federal and state regulations regarding student financial aid. As a result, students, must refer to the current catalog. Unlike degree requirements, changes in regulations, policies and procedures are immediate and supersede those in any prior catalog

This policy applies to the following financial aid programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study
- Federal Direct Loans
- California State Cal Grant
- All State funded programs
- Scholarships

Prior to each disbursement, Sierra College will review the qualitative standard (grade point average or GPA) and quantitative standard (pace).

Completed Program: A student who completes the academic requirements for a program but does not yet have the degree or certificate is not eligible for further additional financial aid without an approved petition. This is discussed later in this section.

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 2023, you must be in all units by September 4, 2023. For spring 2024, you must be in all units by February 4, 2024. For

summer 2024, you must be in your all units by June 23, 2024. 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. Financial aid will not be adjusted for adding into courses after majority census or late add courses.

In determining whether a student is making satisfactory academic progress (SAP), the student's enrollment status is defined as the number of units the student was enrolled in at the end of the enrollment period.

To be considered fulltime in fall, spring and summer, a student must be enrolled in 12 or more units. Disbursement occurs on attending hours which means late-start courses will have a disbursement after a course census.

At Sierra College, Satisfactory Academic Progress is defined by the following three criteria: (1) Meeting a minimum term and cumulative grade point average requirement (GPA). (2) Earning a minimum number of units for credit per semester (Pace of Progression). (3) Completing the degree objective within a maximum number of semesters enrolled and a maximum number of units attempted (Maximum Time-Frame Allowance).

Students who do not meet one or more of the above criteria will be considered SAP ineligible for financial aid or will be placed in a financial aid SAP Warning Period.

Grade Point Average Requirement: At Sierra College, you must meet a minimum term and cumulative grade point average of 2.0. Only A, B, C, D, F (+/-) grades are counted in your cumulative grade point average. Classes in which a student receives a grade of "F", "I", "NP", "MW", "EW" or "W" will not be counted as completed classes for satisfactory academic progress but will be counted as units attempted.

Pace of Progression Requirement: You must complete a minimum number of units each semester (Pace) to ensure completion of the degree within the maximum time frame. To calculate the Pace of Progression, divide the cumulative number of units you have successfully completed by the cumulative number of units you have attempted. Pace of Progression = Cumulative and Term Units Completed / Cumulative and Term Units Attempted.

You are required to successfully complete a minimum of 67 percent of all attempted units to remain eligible for federal, state, and institutional financial aid. Transfer units



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are not counted in Pace of Progression but are counted in attempted units.

When students attempt to many units and either withdraw or receive numerous failing grades, they run the risk of not meeting the federally required 67% towards their graduation goal. This is referred to as Pace of Progression towards graduation. When it is determined that it is mathematically impossible to meet the 67%, students are suspended from aid and will not be able to appeal for reinstatement at Sierra College.

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 Maximum Unit Limitations: Lastly, you must complete your degree objective within a specified amount of time. The time frame will depend on your enrollment status and educational objective.

For example, if you are enrolled in two-year program requiring 60 units, you will be eligible for financial aid for a maximum of 90 total attempted units (60 credit hours x 150% = 90 credit hours).

The same rule will be applied to students who are enrolled in an eligible certificate program (length of the certificate program x 150% = maximum credits a student may attempt to receive aid).

Transfer units are counted in the Maximum Time Frame Allowance. Up to thirty (30) units of remedial course work will not be counted in your attempted hours.

ESL Units: All ESL units are treated as remedial coursework and used when calculating total units

attempted towards the maximum time length and maximum unit limitations.

Once a student receives a Maximum Unit approved 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). Students will not be required to submit a new Maximum Unit Appeal each semester.

The Financial Aid Office will not review Maximum Unit Appeals until after the add/drop period of each semester. The Financial Aid Advisory Committee may take up to 4 weeks to review a student's appeal.

Exception to this is if a student signs a Maximum Unit Registration Hold Form, available on the web. Maximum Unit Registration Hold: We will make all attempts to review this before the first term disbursement.

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: • Repeating a previously passed course more than twice. 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 Sierra College policy but are still restricted for Federal Title IV aid by these regulations. • Waitlisted courses do not count toward official enrollment status for financial aid purposes.

Example: A student is repeating a previously passed three credit hour course for the third time. The student is enrolled in a total of twelve credit hours for the term. Per federal regulations, the repeated course must be excluded from the student's Title IV enrollment status. Only nine of the student's twelve hours can be used to calculate his Title IV aid eligibility. The student's Federal Pell Grant



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will be reduced to reflect three quarter time instead of full-time enrollment.

Remedial (including ESL) Course Work: Sierra College remedial and ESL courses are considered the same as credit courses for tuition, for fulltime academic standing and for SAP. Credits for remedial and ESL course work are included in the calculation of the 67% completion requirement.

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 Cumulative (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.

NOTE: Request for Reinstatement Petitions and Maximum Unit Appeals will not be accepted past June 30th of the current year.

Special Financial Aid Considerations for Students Completing a Degree: Students that have remaining transfer units to complete after being awarded an AA/AS may appeal to continue to receive financial aid. If you are pursuing a transfer, keep in mind that financial aid eligibility is limited once you have completed the requirements for one major or degree. The student and their counselor must ensure these required units for transfer are updated on their Student Educational Plan in Degree Works.

If a student's Maximum Unit Appeal is approved, they will be placed on probation for each term they are in attendance thereafter. Should a student fail to complete at least 67% of their units or achieve a semester GPA of 2.0 or higher, they will be terminated from financial aid and must then submit a Reinstatement Petition for consideration.

Students who are dismissed from the College are not able to receive financial aid. Refer to the Probation, Dismissal and Readmission section of your catalog.

Pell Grants have a lifetime maximum of 18 semesters (6 years) at full-time attendance. Anything less than full-time and your Pell Grant will be prorated.

To check your PACE, you can log into your MySierra.

NOTE: Students who are on a Maximum Unit Appeal may not change their major and expect to receive additional financial aid. Once a student has been placed on an approved Maximum Unit Appeal, we will only use the Comprehensive Student Education Plan provided for the original Maximum Unit Appeal. Once a student receives an approved Maximum Unit Appeal, their courses will be reviewed prior to each payment to ensure that they are only paid for courses that are on their Student Education Plan. Students will not be required to submit a new Maximum Unit Appeal each semester.

Students may only receive two approved Reinstatement Petitions while at Sierra College. To regain eligibility a student must meet PACE.

Students who are accepted into and attending the Nursing Program will not need to submit a Maximum 90 Unit Appeal. It will be granted automatically until the student either graduates from the Nursing Program or is no longer accepted in the program.

Request for Reinstatement Petitions and Maximum Unit Appeals will not be accepted past June 30th of the current year.

Monitoring of Satisfactory Academic Progress: Satisfactory academic progress is monitored for all financial aid applicants at the end of each enrolled semester. The Financial Aid Office monitors grade point average, Pace of Progression, and the Maximum Time-Frame Allowance.

Any student who does not meet Satisfactory Academic Progress requirements will be notified by the Financial Aid Office via your Sierra College e-mail and your status will be updated in MySierra.

The Financial Aid Office will complete the SAP evaluation after the prior semester grades have been officially posted by the Admissions and Records Department. If grades are not made official before the beginning of the subsequent semester, an otherwise



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eligible student may have his or her financial aid disbursement delayed. No exception can be made to this process.

When Satisfactory Academic Progress is Not Maintained: Maximum Time Frame: If you have reached the Maximum Time-Frame Allowance, you will be ineligible for further financial aid without an approved, written SAP Appeal. For example, if you are enrolled in two-year program requiring 60 units, you will be eligible for financial aid for a maximum of 90 total attempted units (60 credit hours x 150% = 90 credit hours).

Academic Disqualification: If you are academically disqualified from the College, you will be ineligible for further financial aid.

There is no financial aid SAP Warning Period in Maximum Time Frame or Academic Disqualification.

GPA and Pace of Progression: If you do not meet the Pace of Progression or GPA requirements, you will be placed in a semester financial aid SAP Warning Period or SAP termination.

Financial Aid Ineligibility: If the minimum requirements for GPA and Pace of Progression are not met by the end of the Warning Period, you will no longer be considered to be making Satisfactory Academic Progress and will become ineligible for financial aid without an approved, written SAP Appeal.

Regaining Financial Aid Eligibility With a Grade Change or Academic Improvement: if you were placed on a financial aid SAP Warning Period due to insufficient GPA or Pace of progression, your financial aid eligibility can be reinstated within the award year with a grade change, a successful completion of sufficient units or a sufficient improvement in GPA by the end of the Warning Period. If you have received a grade change, please notify the Financial Aid Office in writing once the requirements have been met.

With a SAP Appeal for Maximum Time Frame if you need additional time to complete your degree, you should meet with your academic counselor to complete a Financial Aid Maximum Unit Appeal Form. The Financial Aid Office may increase the Maximum Time Frame for students who have changed majors, are adding a major or have experienced a one-time extenuating circumstance such as illness or injury that has since been resolved. The Financial Aid Office will make no adjustments for declared minors.

With a SAP Appeal for GPA or Pace of Progression you may also appeal the determination that you are not meeting GPA and Pace of Progression requirements. If you have experienced an extended illness, onetime extenuating circumstances that have since been resolved, or enrollment limitations due to academic advisement, meet with your academic counselor to complete a Financial Aid Reinstatement Petition and submit needed documentation as describe within the Financial Aid Reinstatement Petition

Satisfactory Academic Progress (SAP) Appeals: Students must meet with their academic counselors to complete the Reinstatement Petitions or Maximum Unit Appeals. These forms must be submitted with complete supporting documentation to the Financial Aid Office. The SAP Appeal Forms must contain the Student Education Plan your counselor has approved for you. For the appeal to be approved, the Student Education Plan must lead to graduation within 150% of the published degree time.

You must also provide a written appeal letter that includes the following information/explanation: • What caused your work at Sierra to fall below acceptable standards? Provide a specific explanation. How have those conflicts been resolved? How will you maintain good academic standards and progress toward the degree if the appeal is granted? • If the reason is due to a death in the family, please provide documentation • If the reason is due to medical reasons, please provide a doctor's notification that you may resume your studies.

Definitions:

Good: A student is considered in good standing if they complete at least 67% 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 67% completion rate for the semester. A student will be removed from warning at the end of the next semester if they complete at least 67% of their units with a 2.0 GPA.

Termination: A student is terminated if they were on warning from a previous semester and then completed less than 67% 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



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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 67% of their units and achieve a CUM GPA of 2.0.

If a student's Maximum Unit Appeal is approved, they will be placed on probation for each term they are in attendance thereafter. Should a student fail to complete at least 67% of their units or achieve a semester GPA of 2.0 or higher, they will be terminated from financial aid and must then submit a Reinstatement Petition for consideration.

67% Completion rate (PACE): Students must pass at least 67% of their coursework each semester and overall.

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 may be asked to provide official 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.



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Terms and Conditions Agreement

I accept and understand the Financial Aid Terms and Conditions.

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 and 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 and Conditions.

Student's Printed Name	Student ID #
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Student Signature	Date
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