
**Allan Hancock Joint Community College District
Board Policy
Chapter 5 – Student Services**

BP 5130 FINANCIAL AID

A program of financial aid to students will be provided, which may include, but is not limited to, scholarships, grants, loans, and work and employment programs.

All financial aid programs will adhere to guidelines, procedures and standards issued by the funding agency, and will incorporate federal, state, and other applicable regulatory requirements.

The Superintendent/President shall establish, publicize, and apply satisfactory academic progress standards for participants in Title IV student aid programs.

Misrepresentation

Consistent with the applicable federal regulations for federal financial aid, the District shall not engage in “substantial misrepresentation” of:

- 1) the nature of its educational program,
- 2) the nature of its financial charges, or
- 3) the employability of its graduates.

The Superintendent/President shall establish procedures for regularly reviewing the District’s website and other informational materials for accuracy and completeness and for training District employees and vendors providing educational programs, marketing, advertising, recruiting, or admission services concerning the District’s educational programs, financial charges, and employment of graduates to assure compliance with this policy.

The Superintendent/President shall establish procedures wherein the district shall periodically monitor employees’ and vendors’ communications with prospective students and members of the public and take corrective action where needed.

This policy does not create a private cause of action against the District or any of its representatives or service providers. The District and its Board of Trustees do not waive any defenses or governmental immunities by enacting this policy.

References:

Education Code Sections 66021.6, 70045 et seq., and 76300;
20 U.S. Code Sections 1070 et seq.;
34 Code of Federal Regulations (CFR) Part 668 (U.S. Department of Education regulations on the Integrity of Federal Student Financial Aid Programs under Title IV of the Higher Education Act of 1965, as amended);
ACCJC Accreditation Standard 3

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Allan Hancock Joint Community College District
Administrative Procedure
Chapter 5 – Student Services

AP 5130 FINANCIAL AID

Financial aid is available to eligible students through grants, scholarships, loans, and part-time employment. Recipients may receive more than one category of assistance and in some cases, assistance from all four categories.

Financial Aid programs offered usually include:

- California College Promise Grant (CCPG)
- California College Promise Program
- Cal Grants
- CalWorks Grant & Work Study
- CARE Grants
- Chafee Grants
- Extended Opportunity Programs and Services (EOPS)
- Student Success Completion Grant (SSCG)
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- Federal Direct Student Loan Program
- Federal Direct Parent Plus Loan Program
- Hancock College Promise Grant
- Scholarships
- Any newly enacted federal or state programs

Financial Aid Policies and Procedures manual that explains procedures including the following:

- Application procedures, including deadlines
- Payment procedures
- Overpayment recovery
- Accounting requirements
- Satisfactory Academic Progress Standards (SAP)
- Financial aid appeal process

Application Process

Students who would like to be considered for financial aid must apply using the Free Application for Federal Student Aid (FAFSA), California Dream Act Application (CDAA), or California College Promise Grant Application (CCPG). Some financial aid resources require a student to submit additional application materials; scholarships, for example, might have a separate form to submit to the funding agency. The Financial Aid office is not responsible for the application process for outside resources like non-Allan Hancock College scholarships, but all students are encouraged to apply for scholarships that might contribute to his/her/their financial resources while attending college.

Deadlines

See the Financial Aid office website for semester-specific financial aid deadlines. All deadlines shall be strictly adhered to.

Student Eligibility

The federal government is the primary source of financial aid for college students. Students must meet several requirements to be eligible to receive federal aid. The following requirements are common to most federal (and many other) financial aid programs:

- Students must be admitted to the college and working toward a degree or certificate.
- Students must have a high school diploma, a General Educational Development (GED) certificate, completed home schooling at the secondary level as defined by state law, passed the California High School Proficiency Examination (CHSPE), the High School Equivalency Test (HiSet), or passed the Ability to Benefit Test (if grandfathered in), which has been approved by the Department of Education.
- Students receiving federal student aid may use it for educational purposes only.
- Students must have financial need and demonstrate it through his/her/their financial aid application materials. (Note: However, some loan and scholarship programs are available to students who do not demonstrate financial need. It is recommended that students apply by the deadline dates if he/she/they may need financial assistance.)
- Students must be U.S. citizens or eligible non-citizens. State aid may be available to undocumented students.
- Students must have a valid Social Security number to be eligible for federal aid.
- Male students who are between the ages of 18 and 25 must be registered with the U.S. Selective Service.
- Students must be making satisfactory academic progress.
- Students may not owe a refund on a federal grant or be in default on any federal educational loan.

State aid does not require the student to have a valid social security number. Some AB540 students may be eligible for federal aid, while others may only be eligible for state aid. Deferred Action for Childhood Arrivals (DACA) students are only eligible for state aid.

Payment Procedures

The district shall disburse all financial aid funds to eligible students in two disbursements per semester with the only exceptions of scholarships and academic-year loans. The FSEOG, SSCG, Chafee and Cal Grants will be disbursed in one payment per term. FWS and CalWorks Work Study students will be paid monthly.

Overpayment Recovery (Return of Title IV Funds)

The district will determine the amount of federal financial aid a student has earned in accordance with federal law. Recipients of funds from federal programs are subject to the return of Title IV funds requirements. Students who receive federal financial aid and do not attend any classes will be required to repay all of the funds he/she/they has received.

Students who withdraw from all classes prior to completing more than 60% of the semester will have his/her/their financial aid eligibility recalculated based on the percentage of the semester completed and will be required to repay any unearned financial aid he/she/they has received.

At Hancock College, a student's withdrawal date is:

1. The date the student officially withdraws through the student portal or in person in Admissions and Records;
2. The midpoint of the semester for a student who leaves without notifying the college; or
3. The date the instructor officially withdraws the student for failure to adhere to attendance requirements.

A recalculation of Pell funds will be determined for all students at an established freeze date each term, a fixed date where the number of units a student is enrolled is used to recalculate eligibility for financial aid. Students who dropped units may owe an overpayment if he/she/they were paid more than his/her/their eligible amount on the freeze date. The midpoint of the term will be used for recalculation of Pell funds.

Accounting and Disbursement of Funds

The district ensures internal checks and balances by separating the functions of authorizing payment and disbursing or delivering funds so that no single person or office exercises both functions for any student receiving Federal Student Aid (FSA) funds.

Fraudulent Documents

- Submission of fraudulent documents is a violation of the Standards of Student Conduct and as such, subject to disciplinary action. The student will be informed that withdrawing the fraudulent document is not a pardon from disciplinary action.
- Any student submitting a fraudulent document will be referred to the Chief Student Services Officer or designee for disciplinary action.

Satisfactory Academic Progress Standards (SAP)

Federal financial aid regulations require that a school establish SAP standards for a student applying for, or receiving, financial aid. These regulations require that the Financial Aid office review all periods of a student's enrollment history, regardless of whether financial aid was received, to determine if a student is making academic progress towards an educational goal. Progress will be evaluated at the end of the summer, fall, and spring semesters by the standards listed below.

Special note: All periods of enrollment, including periods of enrollment from other colleges for units accepted at Hancock College will be evaluated regardless of whether or not financial aid was received. Although some grades may be excluded by academic renewal or course repetition, federal regulations require that all grades must be counted for federal SAP standards. Student's SAP will be calculated using units for all classes that appear on his/her/their academic transcript. Check with the Financial Aid office before dropping classes to determine how dropping classes will affect future aid.

SAP standards apply to students who receive financial aid from the following programs:

- Cal Grant A, B and C
- Student Success Completion Grant
- Chafee Grant
- Federal Work Study
- Federal Pell Grant
- Federal Direct Loan Program (including parent loans)
- Federal Supplemental Educational Opportunity Grant (FSEOG)

The SAP policy, procedures, and appeal process can be found on the Financial Aid office website.

Students receiving only the CCPG, alternative loans, or on- or off-campus scholarships, will not be subject to this policy unless specified by the scholarship.

Eligible Programs

Student must be enrolled in an eligible program of study for the purpose of a certificate of achievement, associate degree, or transfer program. Certificate programs offered by the college must be approved as eligible programs by the Department of Education to be eligible for federal student aid funding.

Grade Point Average (GPA) Standard

Student must maintain a minimum 2.0 cumulative GPA at the end of every semester. Courses completed with grades of A, B, C, D, CR, or P will be considered acceptable for SAP; courses completed with an F are not acceptable. A D is considered a passing grade, the total cumulative GPA must not fall below 2.0. A grade of CR, NC, P, NP, W, MW, or EW will not be included in the GPA calculations. Students who receives all CR, P, W, MW or EW notations will be considered to have a satisfactory GPA for that semester; however, his/her/their cumulative GPA must remain above 2.0. Incomplete courses

notated with an incomplete (I) will be treated as an F unless changed to an alternate letter grade. The student must notify the Financial Aid office once grade is changed to have his/her/their SAP status adjusted.

Students enrolled at the college for more than two years must have a minimum cumulative GPA of 2.0 at the end of the second year to continue eligibility for federal financial aid. Two years is defined as attempting 60 units or more including units that were transferred from other institutions.

Pace of Progress Towards Educational Objective Standard

Federal regulations require that institutions measure a student's pace toward achieving the educational objective to ensure completion within the maximum time length for that program.

Pace is calculated by dividing cumulative units completed by cumulative units attempted. Remedial and English as a Second Language (ESL) units will be excluded in this calculation. Courses completed with an incomplete or a withdrawal will be counted as not completed in the calculation. Repeated courses will be counted in the pace calculation for completed and attempted units.

For a student pursuing an associate degree or certificate of achievement, the pace cannot be less than 67%.

Maximum Time Length to Achieve Educational Goal

Federal regulations require that institutions establish a maximum time period or unit total for a student to complete an educational objective (degree/certificate) if financial aid is received. Financial aid recipients will be considered to be making SAP if he/she/they complete his/her/their educational objective in the time frame indicated below. The educational objective as indicated by the student as the current major/program of study will be used for this determination. Student shall be disqualified once a determination is made that completion within the unit maximum (90 units for associate degree or 150% of the number of units required for a certificate) is not possible.

All Hancock courses, as well as all transfer courses that the Admissions and Records office has evaluated as equivalent to Hancock courses, will be counted toward a student's maximum units attempted regardless of whether financial aid was received. SAP will be calculated using all units that appear on student's academic transcript.

Associate Degree: requires completion of a minimum of 60 units at Hancock College. Student must complete his/her/their objectives by the time he/she/they have attempted 90 units.

Certificate of Achievement: Hancock College offers a number of certificate programs, each requiring a specific number of units for completion. Student enrolled in certificate programs must complete his/her/their objective by the time he/she/they has attempted 150% of the number of units required for the specific requirement. (e.g. a student enrolled

in a program which is an 18-unit certificate of achievement must complete that objective by the time he/she/they has attempted 27 units.

All English as a Second Language (ESL)

ESL courses required as part of the student's educational plan to complete an eligible degree, certificate, or transfer program are eligible for payment. These courses will not be counted in the total attempted units.

Remedial/Special Instruction Courses

A maximum of 30 remedial/special instruction total units will be eligible for funding.

Financial Aid Warning/Disqualification

The Financial Aid office will evaluate each financial aid recipient's SAP each semester including the summer sessions. Each semester-end evaluation will include a GPA review and an assessment of pace of progression as well as maximum time length. Students placed on financial aid warning or disqualification will be so notified.

Financial Aid Warning: Students will be placed on financial aid warning if he/she/they earn less than a 2.0 cumulative GPA for all courses attempted or do not meet the pace of progression calculation. Financial assistance will be continued during this warning semester.

If at the end of the warning semester a student completes the minimum pace of progression with a minimum cumulative GPA of 2.0, the student will be removed from financial aid warning. Student not completing sufficient units to meet the pace of progression calculation requirement during the warning semester will be subject to disqualification from financial assistance.

Financial Aid Disqualification: Financial aid recipients will be disqualified from financial assistance if, for two consecutively enrolled semesters he/she/they earn less than a 2.0 cumulative GPA and/or do not meet the pace of progression. Financial aid recipients will also be disqualified from financial assistance if he/she/they exceed the maximum time length.

Reinstatement:

Students canceled due to not meeting the cumulative 2.0 GPA minimum standard will be eligible for reinstatement when he/she/they have achieved, without financial aid, a cumulative GPA of 2.0 or better. Students meeting the minimum 2.0 GPA, after SAP is calculated, will automatically be reinstated to receive financial aid.

Satisfactory Academic Progress (SAP) Appeal Procedures:

A student canceled for not meeting satisfactory academic standards may appeal based upon the following documented extenuating circumstances that directly affected his/her/their academic performance:

- Death of an immediate family member

- Serious medical condition affecting the student or immediate family member
- Family emergency directly affecting the student
- Other documented extenuating circumstances

An SAP appeal form may be obtained from the Financial Aid office or website. The student is responsible for presenting sufficient information and documentation to substantiate the existence of extenuating circumstance. The Financial Aid Appeals Committee will review the appeal. The committee consists of faculty and financial aid staff. Written notification will be emailed once a decision is reached. The committee makes the final and binding decision.

Appeals can only be reviewed and approved for the current or future semesters. Federal regulations do not allow financial aid eligibility to be reinstated to semesters that have already ended.

SPECIAL NOTE: Students who enrolled in courses from Summer 2015 through Summer 2018 and were dropped at census by his/her/their instructor should have had his/her/their academic transcript noted with a “W” grade per institutional policy. However, due to a system error, students’ transcripts currently do not show the “W” grade. Per Federal financial aid regulations, financial aid staff are required to count the “W” grade in unit completion and maximum time standard.

Loss of Eligibility for California College Promise Grant (formerly known as a BOG Fee Waiver)

The Board of Governors established new regulations for the loss of CCPG eligibility. Loss of CCPG eligibility shall become effective at the first registration opportunity after such determination is made. Student can lose their CCPG eligibility if:

- he/she/they fall below a 2.0 cumulative GPA for two consecutive primary semesters (fall/spring).
- he/she/they fail to successfully complete cumulative coursework above 50% in two consecutive primary semesters (fall/spring).

The college will notify student of his/her/their placement on academic or progress probation no later than 30 days following the end of the term that resulted in the student’s placement on probation.

The notification will advise student about the available support services to assist him/her/them in maintaining and reestablishing CCPG eligibility. Student can find eligibility information on the Financial Aid office website or in the current college catalog.

Regaining CCPG Fee Waiver Eligibility

Students who lose eligibility for the CCPG can have it reinstated if he/she/they meet the criteria below:

- Successfully granted a CCPG Fee Waiver appeal.

- Improve his/her/their GPA or course completion measures to meet academic and progress standards.
- Does not attend Allan Hancock College for two consecutive primary semesters (fall/spring).

California College Promise Grant (CCPG) Appeal Process

The college has established written procedures by which a student may appeal the loss of the CCPG due to the following reasons:

- Extenuating circumstances which are verified cases of accident, illness, change in the student's economic situation, or other circumstances that rendered normal academic functioning likely or impossible. Such circumstances must be verified in writing.
- Evidence that the student was unable to obtain essential student support services. Extenuating circumstances also includes special consideration of the specific factors associated with Veterans, CalWORKs, EOPS, and LAP student status.
- A student with a disability who applied for, but did not receive, reasonable accommodation in a timely manner; verification of disability document from the LAP office must be attached to the appeal form.

Above reasons must be supported by written documentation from the student. The Loss of Enrollment Priority and CCPG appeal forms can be found on the Financial Aid office website along with semester submission deadlines. A Hancock College counselor will review all Loss of Enrollment and CCPG appeal forms and will make a recommendation to the Dean, Student Services or his/her/their designee.

Foster youth shall not be subject to loss of CCPG due to placement on academic or progress probation. This exemption for Foster Youth is effective until the date specified in Education Code Section 66025.9(c).

Misrepresentation

Misrepresentation is defined as any false, erroneous, or misleading statement that the district, a representative of the district, or a service provider with which the district has contracted to provide educational programs, marketing, advertising, recruiting, or admissions services, makes directly or indirectly to a student, prospective student, a member of the public, an accrediting agency, a state agency, or the United States Department of Education.

A misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. If a person to whom the misrepresentation was made could reasonably be expected to rely, or has reasonably relied, on the misrepresentation, the misrepresentation would be substantial.

This procedure does not apply to statements by students through social media outlets or by vendors that are not providing covered services, as reflected herein.

References:

Education Code Sections 66021.3, 66021.6, , 66025.9, 69432.7, 69514, 70045 et seq., 76300, 78042, and 94912.5;

Title 5 Sections 55031 and 58600 et seq.;

20 U.S. Code Sections 1070 et seq.;

34 Code of Federal Regulations Section 668 (U.S. Department of Education regulations on the Integrity of Federal Student Financial Aid Programs under Title IV of the Higher Education Act of 1965, as amended);

ACCJC Accreditation Standard 3

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