To: All Students, Tohono O’odham Community College
From: Ofelia Liz Zepeda, Interim Dean of Student Services
Date: January 24, 2022
Subject: Updated Financial Aid Policy

This memorandum serves as notice of a newly adopted Financial Aid Policy for Tohono O’odham Community College. Please review this Financial Aid policy. If you have any questions, please direct them to either Finaid@tocc.edu or myself, ozepeda@tocc.edu


1. FINANCIAL AID REQUIREMENTS

Apply for financial aid in a timely manner. If you can, complete your financial aid application the semester prior to registering for classes.

To be eligible for financial aid you must declare a major.

Selected students must verify the income they reported on the PELL Grant application. If a tax return was filed, an IRS Tax Return transcript and verification worksheet must be in the students file in the Financial Aid Office.

Students who attend another college, university or institution of higher learning that participates in Title IV programs must submit official transcripts to TOCC.

Students receiving Federal Financial Aid must maintain Satisfactory Academic Progress.

A. SATISFACTORY ACADEMIC PROGRESS (SAP)

The U.S. Department of Education requires that students maintain satisfactory academic progress in a program of study that leads to a degree in order to be eligible for federal financial aid. Federal Student Aid includes Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and Federal Work-Study. Other agencies, including tribal and scholarship programs, may require students to maintain Satisfactory Academic Progress (SAP) for their aid programs.

The entire academic record (cumulative Grade Point Average) of all federal student aid recipients will be monitored at the end of each semester to ensure

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compliance with the “qualitative and quantitative” SAP requirements specified below. Therefore, even the academic record of those who have not received Federal Student Aid in the past will impact future eligibility. Failure to meet the following standards will result in financial aid ineligibility for students who may have otherwise qualified for Federal Student Aid.

Satisfactory academic progress has both a qualitative and quantitative measure to monitor a student’s progress toward a degree or certificate:

1) Qualitative Requirement: Students must maintain a cumulative grade point average.
   a) Freshman (1-30 attempted credit hours) = 1.50
   b) Sophomore (31-60 attempted credit hours) = 2.00
   c) Junior (61-90 attempted credit hours) = 2.00
   d) Senior (91 or more attempted credit hours) = 2.00

2) Quantitative Requirements:
The students must demonstrate their pace of progression through their program of study. The pace is measured at the end of each term. The students must satisfactorily complete at least 67% of their attempted courses. Here are some examples:

<table>
<thead>
<tr>
<th>Term 1</th>
<th>Term Pace</th>
<th>Cumulative Pace</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 hours</td>
<td>75%</td>
<td>9/12=75%</td>
</tr>
<tr>
<td>12 hours</td>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Term 2</th>
<th>Term Pace</th>
<th>Cumulative Pace</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 hours</td>
<td>50%</td>
<td>15/24=62.5%</td>
</tr>
<tr>
<td>12 hours</td>
<td></td>
<td></td>
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</tbody>
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<table>
<thead>
<tr>
<th>Term 3</th>
<th>Term Pace</th>
<th>Cumulative Pace</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 hours</td>
<td>100%</td>
<td>27/36=75%</td>
</tr>
<tr>
<td>12 hours</td>
<td></td>
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</tr>
</tbody>
</table>

"Satisfactory Completion" means earning a passing grade of A, B, C, D, or P. Grades of I, W, or F are not considered passing grades.

If a student withdraws during the first three weeks of the term, those classes are not considered as credit hours attempted. All courses withdrawn from the fourth week of the term to the end will be counted as credit hours attempted.

Incomplete grades are considered credit hours attempted.

**Developmental Courses**
Developmental courses (Courses numbered below 100) will be counted towards the students’ overall pace of progression and the cumulative hours attempted.

**Repeats**
Courses that are failed or withdrawn from, then repeated are considered in the hours attempted. Title IV funding can only pay a student one time for repeating a course that the student has passed with at least a D. In accordance with Title IV (PELL, FSEOG, FWS) regulations, courses for which students earn credit by way of testing out will not be paid by Title IV aid.

**Review**
Following each semester, the Grade Point Average and number of credits attempted and completed for each Financial Aid recipient will be reviewed. Students will be notified if they do not meet the minimum Qualitative and Quantitative SAP requirements.

**B. NON-SATISFACTORY ACADEMIC PROGRESS**

**Financial Aid Warning**
If a Financial Aid recipient fails to satisfy the Satisfactory Progress Rule in a particular semester, the recipient will be placed on Financial Aid Warning during the succeeding semester of enrollment. In other words, even if a student’s overall record meets the SAP requirements for passing 67% of courses and has a cumulative GPA that meets the SAP, but does not meet those requirements in his/her/their most recent semester, the student will be on financial aid warning. Students are still eligible to receive Financial Aid during the warning period, but they must satisfactorily complete 67% of their total courses with a cumulative Grade Point Average of 1.50 for students with up to 30 semester credit hours completed, and 2.0 for those with 31 or more credit hours completed.

**Financial Aid Suspension**
1. If a Financial Aid recipient fails to comply with the SAP policy during the warning period, and has a cumulative GPA that falls below the qualitative or quantitative guidelines, the student will be placed on Financial Aid Suspension status for all financial aid, but may appeal per the “Appeal of Financial Aid Suspension” section below.

2. When a Financial Aid recipient totally withdraws from all their courses anytime during the semester, they will automatically be placed on Financial Aid Suspension status for all financial aid.

**Appeal of Financial Aid Suspension**
1. A student may appeal Non-Satisfactory Progress by completing the Financial Aid Appeal Form and submitting it with supporting documents to the Financial Aid Office by the 8th week of the semester following a Non-Satisfactory Progress designation.

As part of the appeal a student must provide:

a. Reasons why he/she/they did not achieve minimum academic requirements which should include any type of extenuating circumstances they may have been experiencing at the time. Extenuating circumstances that will be considered include but are not limited to: illness, death in the family, injury, casualty losses due to weather and natural disasters, fire, theft, acts of God, or terrorism.

b. An explanation of what has changed that will allow the student to make Satisfactory Academic Progress at the end of the next term.
c. The appeal request will include an academic plan showing how the student will make SAP by the end of the next term.

d. Students may have up to three appeals – but those must be for different reasons.

2. The Appeal Committee will review the appeal and determine whether the Financial Aid appeal is accepted. The Appeal Committee’s decision is final.

The student will be notified in writing of the decision for approval or reason of denial of his/her appeal no later than five days after receipt of such appeal.

a. If the appeal is approved and the student can demonstrate that they can make Satisfactory Academic Progress in one term, they will be placed on Financial Aid Probation for one term.

b. If the appeal is approved and the student cannot demonstrate that they can make Satisfactory Academic Progress in one term, they will be required to submit an academic plan. This plan has to show how they are going to get back on track in a reasonable time. The plan will demonstrate the students map to graduation. The academic plan will then replace the SAP standards. At the end of each term, the student’s Satisfactory Academic Progress will be measured against their plan. The students will have to follow the plan in order to receive financial aid.

If the student fails or withdraws from any courses on their plan, the student will again be required to meet the minimum SAP requirements in order to be eligible for any type of financial aid, as follows:

- 67% overall completion rate for the semester
- 1.5 GPA for students with up to 30 credits; 2.0 Cumulative GPA for all other students.

c. If the student’s appeal is not approved, the student will not be eligible for financial aid until they meet the minimum SAP requirements and are able to complete their degree within the maximum timeframe policy.

C. CREDIT HOUR MAXIMUMS

The U.S. Department of Education has established a limit on the number of credit hours a student can attempt and still remain eligible for Federal Student Aid. This limit is based on 150% of the credit hours needed to complete the degree which the student is pursuing. That standard will allow for curriculum changes, repeats, and enrichment course work that may be required for the degree.

Examples:
- Credit Hour Maximum for an Associate degree of 60 credit hours: 60 semester hour credits x 150% = 90 semester hour credits.
- Credit Hour Maximum for a 30 semester hour certificate: 30 semester hour credits x 150% = 45 semester hour credits.

The Credit Hour Maximum includes all attempted Tohono O’odham Community College courses plus all transfer credit hours that apply to the degree or certificates.
Academic Progress toward the degree program will be measured at the end of each semester. The student will receive an update on the amount of financial aid left with the satisfactory progress letter at the end of each semester.

If at any time it becomes mathematically impossible for a student to complete their program with the number of credits left in their 150% timeframe – the student is no longer making Satisfactory Academic Progress and not eligible for Title IV aid.

Pell Grant Lifetime Eligibility Used (LEU)

The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant academic year funding a student can receive is 100% (amount can increase to 150% if attending full time summer courses that pertain to declared degree), the six-year equivalent is 600%. This is in effect as of the academic year 2012-2013. This includes all past Pell Grant awards each student received.

Change of Major

Students wishing to change their major should notify the Registrar’s Office in writing, who will then notify the Financial Aid Office so that a determination of eligibility for the new program of study can be made. Determination shall be based on credits attempted and earned that can be transferred into the new major.

Dual Majors

Students can only declare one major. Each semester, courses will be verified that they are on the students’ current degree plan. All Title IV funding will only pay for courses that are on each students’ degree plan or required prerequisites. If a student chooses to take classes not on their status sheet, they will be liable for tuition and fees of the course(s) not on their degree plan.

Transfer Credits

Transfer credits earned at another institution that are accepted at Tohono O’odham Community College toward the degree a student is currently pursuing shall be used in computing the total credits attempted and earned.

Students with bachelor’s degrees are not eligible for a Federal Pell Grant.

**D. RETURN OF TITLE IV FUNDS**

Return of Title IV Funds occurs when a student withdraws from all classes without completing 60% of the semester. Upon the student’s withdrawal, the amount of financial aid that has been “earned” by the student is based on the number of days of attendance. Students who withdraw unofficially will also be subject to the Federal Return of Title IV Funds Policy (R2T4). According to federal guidelines of R2T4, students who receive financial aid and then withdraw from all course work before 60% completion of the semester may have to pay back a portion of the grants received. The amount is determined by using a federal formula and the date the student has totally withdrawn from classes.
If TOCC finds that the student’s expected Cost of Attendance incurred up to the time of withdrawal exceeds the amount of funds disbursed, the student does not owe a repayment. However, if the disbursement was greater than the student’s Cost of Attendance up to the withdrawal date, the student must repay the excess amount to TOCC. It is the policy of TOCC to reimburse the Federal Student Aid Program and collect repayment from the student. Thus, the student will be in a repayment situation with TOCC rather than the Department of Education. TOCC will collect the funds from students.

The date of withdrawal is based on the date indicated on the drop card (official withdrawal) or the last day of attendance according to student attendance records (unofficial withdrawal).

**Post Withdrawal Disbursements**

If the student received less federal aid than they earned, a post-withdrawal disbursement will be made to the student’s account for direct costs. If further post-withdrawal disbursement is due, notification will be sent to the student if any grant amounts will be directly disbursed. The post withdrawal disbursement of Pell Grant funds must be completed within 45 days of the date the school determined the student withdrew.

All Refund Distributions are returned in this order as prescribed by Law and Regulations:

1. PELL Grant
2. FSEOG
3. Private, or Institutional Aid
4. The Student.

Federal Work Study (FWS) wages are excluded because they have been earned.

Tohono O’odham Community College is responsible for notifying the student of the amount owed, for billing the student, and for collecting the repayment.

The Director of Financial Aid will use the R2T4 PowerFAIDs Software for determining both the student’s and institution’s refunds.