Financial Aid Handbook
2022 - 23

Important Dates Fall 2022

August 15	Fall 2022 semester begins
August 19	1st financial aid disbursement (Pell)
September 2	2nd deadline for competitive Cal Grants for community college students
September 16	SEOG disbursement 1st loan disbursement for previous borrowers
September 30	Cal Grant/Student Success Completion Grant disbursement 1st loan disbursement for first-time borrowers
October 1	2023-24 FAFSA/DREAM Act Application available online
October 28	Fall deadline to submit loan application
October 31	Fall deadline to submit SAP appeal
December 16	Fall 2022 semester ends

Important Dates Spring 2023

January 1	2023-24 FAFSA/DREAM Act Application available online (continued)
January 17	Spring 2023 semester begins
January 20	1st financial aid disbursement (Pell)
February 17	SEOG disbursement 1st loan disbursement for previous borrowers
March 2	FAFSA/Dream Act filing deadline for Cal Grant and scholarship priority
March 3	Cal Grant/Student Success Completion Grant disbursement 1st loan disbursement for first-time borrowers
March 31	Spring deadline to submit loan applications and SAP appeals
May 26	Spring 2023 semester ends

West Hills College Financial Aid Offices

Coalinga

300 Cherry Lane

Coalinga, CA 93210

Office Hours

(Hours subject to change. Call for updated hours)

Monday, Tuesday, Wednesday 8:00 a.m. — 5:00 p.m.

Thursday 10:00 a.m. — 5:00 p.m.

Friday 8:00 a.m. — 5:00 p.m.

Contact Us

(559) 934-2310 phone — (559) 934-2830 fax

North District Center — Firebaugh

1511 Ninth Street

Firebaugh, CA 93622

Office Hours

(Hours subject to change. Call for updated hours)

Monday-Friday 8:00 a.m. — 5:00 p.m.

Contact Us

(559) 934-2961 phone — (559) 934-2877 fax

Lemoore

555 College Avenue

Lemoore, CA 93245

Office Hours

(*Hours subject to change. Call for updated hours*)

Monday-Friday 8:00 a.m. — 5:00 p.m.

Contact Us

(559) 925-3310 phone — (559) 925-3820 fax

Financial Aid Handbook 2022 - 23

CA College Promise Grant (CCPG) *[formerly known as Board of Governors Fee Waiver (BOG)]*

The California College Promise Grant (CCPG) will cover your enrollment fees at West Hills College for the entire school year if academic progress is maintained. This means you will not have to pay the $46/unit enrollment fee for your classes. The CCPG is not a cash award and is only available for California residents or students eligible for a non-resident tuition exemption (AB 540).

Apply for a CCPG by completing the Free Application for Financial Aid (FAFSA), the California Dream Act Application (CADAA), or the CCPG Application. The CCPG application will evaluate a student's eligibility for the CCPG only. Students who complete a FAFSA or CADAA will be considered for the CCPG as well as other forms of aid.

All students must complete new applications each school year beginning October 1st for the upcoming school year, which begins with the Summer term and ends with the Spring term.

Once you qualify for a CCPG, it remains active for the remainder of the school year as long as academic progress is maintained. The CCPG is not retroactive. If you qualify for a CCPG and have already paid your enrollment fees, you will need to request a refund from the Business Office. You may submit this request online through your MyWestHills Portal.

The CA College Promise Grant (CCPG) is subject to State of California regulations. Eligibility is determined and academic standing is monitored by the Registrar's Office. Students who are placed on Academic Probation or Academic Dismissal may lose CCPG eligibility for Fall 2022 and/or Spring 2023.

Loss of CA College Promise Grant and the Appeal Process

Students who have been on academic or progress probation for 2 or more consecutive semesters will lose eligibility for the CCPG. Students who have lost CCPG eligibility may complete and submit a Loss of Priority Registration/Promise Grant Appeal form to the appropriate office for review.

AB19 Lemoore Promise Fee Waiver program

For full-time students who don't qualify for the CCPG and have not earned a degree or certificate. Must enroll in 12 units in both Fall and Spring semesters and be a California resident.

Students can apply by completing either a FAFSA application or Dream Act application and enrolling full-time. The program is not income-based. Covers two years of college tuition fees, up to 60 units (does not cover summer term)

- Students must meet SAP standards (complete 67% of attempted units and earn a 2.0 gpa) to maintain eligibility for the Lemoore Promise fee waiver.

We will notify potential students via the West Hills College student email. Students must complete a terms and conditions agreements to officially accept this award.

Free Application for Federal Student Aid (FAFSA)

All students applying for federal financial aid must create an FSA ID and password and complete an application online at www.studentaid.gov See page 12 for an overview of the [types of aid](#) the FAFSA can offer students.

The Priority Filing Deadline for FAFSA is:

March 2nd each year

<p style="text-align:center; color:red;">Students who miss this deadline should still apply!</p>

Be sure to list the Federal School code for the campus you plan to pursue your degree/certificate of achievement at*

West Hills College Coalinga: **001176**

West Hills College Lemoore: **041113**

Students who put both Lemoore and Coalinga school codes on their FAFSA will experience delays and should change the code to reflect only one campus. You may list one school code and attend classes on both campuses.

FAFSA results are emailed to the student in the form of a Student Aid Report (SAR). As soon as you receive your SAR, look it over carefully to make sure all the information is correct and that your FAFSA has not been rejected.

Check:

- Names on FAFSA are identical to names on social security cards, no nicknames, or abbreviations.
- Social Security Number
- Birthdate
- Income/asset information
- Academic level/goal
- Tax data obtained using FAFSA's IRS Data Retrieval Tool

If corrections are not needed, keep the SAR for your records. Unnecessary corrections will cause delays in your financial aid. If you need to make corrections, do them online at www.studentaid.gov.

The FAFSA application can take 3-5 days for processing and will be made available to the college Financial Aid office 1-2 days after processing. The Financial Aid office will import and process FAFSA applications once a week. After a FAFSA application has been linked to the student's account an email will be sent to notify the student via the West Hills college student email.

Information about Financial Aid can be found on the student's portal by clicking on Financial Aid under the Service Desk.

Dependency Status

The federal government expects students and their families to contribute toward educational expenses. You are considered dependent and are required to provide parental information on the FAFSA unless:

You were born before January 1, 1999; or

You are married at the time of application: (Answer "yes" if you are separated but not divorced.); or

You have or will have children who receive more than half of their support from you between July 1, 2022 and June 30, 2023; or

You have dependents (other than your spouse or children) who live with you, receive more than half their support from you, now and through June 30, 2023; or

You are a veteran of the U.S. Armed Forces; or

You are serving on active duty in the U.S. Armed Forces for purposes other than training; or

You are enrolled in a master's or doctorate program (such as MA, MBA, MD, ID, PhD, EdD, graduate certificate; or

At any time since you turned age 13, both of your parents were deceased, you were in foster care or were a dependent or ward of the court for legal guardianship (not probation); or

You are or were an emancipated minor as determined by a court in your state of legal residence; or

You are or were in legal guardianship (not your parents) as determined by a court in you state of legal residence; or

On or after July 1, 2021, your high school or school district homeless liaison determined that you were an unaccompanied youth who was homeless; or

On or after July 1, 2021, the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determined that you were an unaccompanied youth who was homeless; or

On or after July 1, 2021, the director of a runaway or homeless youth basic center or transitional living program determined that you were an unaccompanied youth who was homeless or self-supporting and at risk of being homeless.

Students who meet any one of the criteria listed above are considered independent and, if currently married are required to also provide spouse's information on the FAFSA.

Dependency Status Override

Students with adverse or unusual circumstances may be considered for a dependency status change by submitting a Request for Dependency Override to the Financial Aid Office. If you have any questions, please contact our office.

Submit your FAFSA without parental data. Once West Hills College receives your FAFSA, submit the Dependency Appeal along with all other requested paperwork. If your petition is approved, the college will resubmit your FAFSA as an Independent student. A Request for Dependency Status Override must be renewed each academic year.

Requested Documents

Filing the FAFSA is just the first step! You may be required to submit additional documents to complete your financial aid file. You will be notified by email if you have additional documents to submit, or you can view the required document requests through your MyWestHills Portal under "Financial Aid" and click on "Financial Aid Documents". All documents can be submitted through the Financial Aid Forms site for your respective college. Students will receive instructions on how to activate their Financial Aid Forms account via email. Always be sure to keep your email, phone number and mailing address current through the MyWestHills Portal.

The Financial Aid Office will only contact students through their student email accounts in the MyWestHills Portal. If you do not submit the required documents, your financial aid will not be processed.

Verification

You may be randomly selected by the Federal Processor (FAFSA) for verification. This means that we are required to verify such things as your identity, high school completion, household size, number in college, income, and/or asset information.

If you are selected for Standard Verification, Verification Worksheets will be requested. Verification Worksheets for students and parents can be found in the Financial Aid Forms system for your respective college. The worksheets are user-responsive web forms which will prompt the student and parent to complete different sections based on the information provided on their FAFSA.

If you do not use the IRS Data Retrieval Link on the FAFSA, you will be required to submit your 2020 Federal Tax Transcript, and in the case of dependent students, your parents' 2020 Federal Tax Transcript from the IRS. If you do not enter wages on your FAFSA, you may be asked to submit your 2020 W2s, 1099s, and disclose all wages earned 'under the table'. Parents and Independent students who do not file a Federal Tax Return may be expected to submit a Verification of Non-filing letter from the IRS.

If you are selected for Identity Verification, you must bring a current, government-issued photo ID into the financial aid office. You must provide a documentation that you completed high school or the equivalent (i.e., high school transcript or diploma). If you are unable to come to campus, you may send in notarized copies of these documents.

Effective May 18, 2022, the Department of Education extended a waiver of verification processing for some types of verification for the 2022-23 financial aid year. Students selected for Identify Verification must still complete this process.

Awarding Financial Aid

Award Notification

An 'Award Notification' email will be sent to you after your file and academic progress have been reviewed. Award amounts shown are based on full-time enrollment (12 or more units). The actual amount received will differ if your enrollment status is less than full-time or changes. You can view your estimated award amounts on your MyWestHills Portal.

Note: If you are repeating a course you have previously passed, its units may not count toward your financial aid award. (See page 21 for Financial Aid Course Repeat Policy.)

Federal regulations require that all types of financial aid be coordinated. You must inform the Financial Aid Office if you receive any aid not listed on your Award Letter such as scholarships, stipends, and vocational rehabilitation. A revision to your financial aid may be necessary.

First Pell Disbursement

If you are eligible for an annual Pell Grant of more than $1,000 per semester, your Pell Grant will be disbursed throughout the award year in multiple installments. If the annual Pell Grant amount Is less than $1,000, then you will receive one disbursement per term. The first award amount (approximately 20%) of the Pell Grant will be disbursed on the first Friday of the term. All awards are mailed as a paper check or deposited electronically in your checking or savings account. We strongly encourage you to use Direct Deposit. If you choose not to participate in Direct Deposit, a check will be mailed to the address in your MyWestHills Portal on the day of the disbursement and there is no guarantee as to how long it will take you to receive your check.

PELL Grant: Disbursement dates depend on when your completed file is reviewed and will reflect your actual enrollment status at the time of payment. If you get paid for a class that you do not attend, you will owe money. You may receive less Pell Grant than the amount on your Award Notification if your enrollment status is less than full-time and/or if you owe student fees (i.e. West Hills College Lemoore Associated Student Body Fee).

West Hills College Scholarships: If you have been awarded a scholarship, it will be available the first disbursement after the term census date, unless you do not meet enrollment requirements for your specific scholarship at that time. Scholarships requiring enrollment verification will be disbursed within two weeks after confirmation of your updated enrollment status. For more information on the West Hills College General Scholarship visit: *http://westhillscollege.com/district/foundation/scholarships/index.asp*

Note: For Summer term, no adjustments are made once you have been awarded.

Subsequent Disbursements

The remainder of the Pell Grant will be disbursed every four weeks on Fridays throughout the term. Other grants like FSEOG, EOPS/CARE, Cal Grants B or C, Student Success Completion Grant and Direct Student Loans have distinct disbursement dates throughout the term. If you see one of these grants or loans listed on your Award Notification, please go to the following link for the disbursement dates:

http://www.westhillscollege.com/lemoore/financial_aid/disbursement-calendar.asp

Receiving Your Financial Aid Disbursement

Students who are eligible for a financial aid disbursement will receive a check mailed to the address on file in their MyWestHills Portal. Disbursements are processed biweekly throughout the term and checks can expect to be received in the mail within 10 business days afterwards, oftentimes sooner.

Students who have changed addresses must update their information with Admissions and Records immediately. Requests for replacement checks will not be accepted until two weeks (10 business days) after the attempted disbursement to allow for variances in postal delivery times. If you still have not received your disbursement two weeks after the attempted date, you must contact the Business Services Office at 934-2115 to initiate the request for a replacement.

Direct Deposit

Students are encouraged to have their financial aid directly deposited into their bank accounts by enrolling in Direct Deposit on the MyWestHills Portal. Direct Deposit enrollments must be received at least 30 days prior to the disbursement date to guarantee it will be set up in time. Students who submit the form late will receive a mailed check for their first disbursement and direct deposit will be set up later.

Students who have changed bank accounts must update their information with the Business Services Office immediately. Disbursements that are deposited into closed accounts will incur a $30 fee and the remaining amount will be mailed to the student. Students may update their account information in the MyWestHills Portal.

> *Please note Direct Deposit for Financial Aid payments is distinct and separate from Direct Deposit for Federal Work Study students.*

Scholarship Checks

Students who have been awarded a scholarship from the West Hills College General Scholarship program will have their funds made available starting the fifth week of each semester. Depending on the type of scholarship, the funds will either be disbursed by the Business Office (see *Receiving Your Financial Aid Disbursement*) or paid by check mailed by the Foundation Office.

Scholarships that require a certain enrollment level will not be issued to students until they are officially registered in the required number of units.

Eligibility Standards for Satisfactory Academic Progress (SAP)

To meet academic eligibility standards, you must:

Complete at least 67% of units attempted each term.

Maintain a Grade Point Average of at least 2.0

Not have exceeded 150% of your program attempted units (i.e. 90 units for a 2-year AA or AS). For details, see our Satisfactory Academic Progress (SAP) Policy: *http://westhillscollege.com/lemoore/financial_aid/sap.asp*

Academic Progress Standards apply to all terms including summer.

Educational Plans for Financial Aid Students

State law requires that all community college students have an Educational Plan (Ed Plan). Financial Aid will continue to require Ed Plans for appeals. Having an Ed Plan keeps you on track to reach your goal and is one of the requirements to maintain your priority registration.

There are two types of Ed Plans:

An Abbreviated Ed Plan (1 to 2 semesters to get you started) and

A Comprehensive Ed Plan (laying out all the courses you need to reach your goal at West Hills College.

A Comprehensive Ed Plan is required for students submitting a Maximum Time Frame Appeal. An Abbreviated Ed Plan is acceptable for a Financial Aid SAP Appeal.

All Ed Plans for Financial Aid purposes must be approved by a West Hills College Counselor or Academic Advisor.

Privacy & Authorization to Release Information

Due to the Family Educational Rights and Privacy Act (FERPA), we cannot release student financial aid information to anyone other than you, the student. If you wish your information to be released to someone else, you must submit an Authorization to Release Information Form (FERPA) to the Financial Aid Office. The form is available online on the Forms Link or in-person.

College students who are under 18 years old are not exempt from these Federal privacy rules. Parents of minors must be authorized individuals as allowed by the student for the Financial Aid Office to release information.

Privacy—Federal Educational Privacy Rights (FERPA) and
Authorization to Release Information

http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html

Federal Eligibility Criteria

To be eligible to receive federal financial aid, you must meet the following requirements:

Have a high school diploma, GED, or its equivalent.

Have a declared major.

Have a Counselor approved student education plan on file.

Be working toward an eligible program [i.e., Associate Degree, or an Approved Certificate of Achievement (16 units or more)] *Local Certificates are NOT eligible programs*.

Be a U.S. citizen or an eligible non-citizen.

Have completed all required forms.

Maintain Satisfactory Academic Progress

Have financial need (except in the case of unsubsidized loans)

Not owe a refund or repayment on a federal grant

Not be in default on a federal student loan

You may find resources to assist you with the FAFSA application, student loans, or the FSA ID/password and other Important Information by going to the Resource page on the <u>*student aid website*</u>*. The link can be found at the bottom of the website.*

Financial Eligibility

Cost of Attendance

A student budget that includes standard fees and costs is assigned to all financial aid recipients. The budget is based on data provided by the California Student Aid Commission.

Standard student budgets are constructed recognizing the different costs for students living at home or living away from home. A student who does not qualify for California residency is classified as a non-resident student and is required to pay a non-resident tuition fee. The fee for non-resident tuition is $291.00 per unit effective Fall 2022. This fee is in addition to the $46 per unit enrollment fee mandated by the State of California.

Cost of Attendance (Fall & Spring)			
	At Home	Away From Home	On Campus (Coalinga Only)
Enrollment Fees**	1380	1380	1380
Books/Supplies	1152	1152	1152
Food/Housing	9360	17784	7490
Transportation	1,026	936	352
Personal/Misc.	3348	3924	2700
Total***	16,266	25,176	13,074

***Enrollment Fees are based on 15 units per semester at $46/unit*
*** *For out of state students, 15 units is at $5,055 per semester or $337/unit*

(Includes: $46/units enrollment fee and $291 nonresident fee). Tuition/fees are subject to change.

Expected Family Contribution (EFC)

Your Expected Family Contribution (EFC) is calculated using the information you provided on the FAFSA. The Federal Processor calculates a Student Contribution for all students and a Parent Contribution for Dependent students based on income, assets, household size, age, and other factors. The EFC is the amount of money you and your family are expected to contribute toward your own educational costs.

How to Calculate Financial Need

Your Cost of Attendance

- (minus) Your Expected Family Contribution (EFC)

- (minus) Other Resources (e.g., Scholarships)

= Your Financial Need

Fraud

Any individual committing fraud on an application for financial aid, or any individual who fraudulently manipulates the financial aid programs or process for personal gain will be reported to the Department of Education, Office of Inspector General.

Cases of suspected fraud which results in the receipt of aid, will be reported for possible collection of funds and/or prosecution. These include:

Knowingly misrepresenting family or financial information,

Purposefully certifying false statements as true and correct,

Intentionally falsifying, misrepresenting, or altering documents used in the financial aid process.

Protect your Identity and avoid scams!

You do not have to pay for help with your FAFSA application or your federal student loans.

Identity theft can occur when criminals access personal data such as names, social security numbers and bank and credit card Information.

- Apply for federal student aid by filling out the FAFSA form on the official website.
- After completing the FAFSA form online, exit the application, and close the browser; any cookies created during your session will be deleted automatically.
- Don't tell anyone your FSA ID username or password, even If that person is helping you fill out the FAFSA form.
- Review your financial aid offers and keep track of the amounts you applied for and received.
- Never give personal Information over the phone or Internet unless you made the contact. If you have any questions about an offer of aid or about your student loan account, ask your college or contact the Federal Student Aid Information Center.
- Keep receipts and documents with personal Information In a safe place and shred them when you are finished with them.
- Always keep your purse or wallet safe; store it and other items containing personal Information In a secure place.
- Immediately report all lost or stolen identification to the issuer (e.g., the credit card company or your state's Department of Motor Vehicles) and to the police, If appropriate.

California Dream Act for AB 540 Students

You are an AB 540 student if:

You are a U.S. Citizen but do not meet State Residency Requirements or.

You are neither a U.S. Citizen nor an Eligible Non-Citizen; and

You attended a CA elementary or secondary school for at least three years; and

graduated from a California High School with a diploma, GED, or passed the CA High School Proficiency Exam, and are registered at a California Community College.

The Dream Act AB130 (effective 01/01/13) and AB 131 allow AB 540 students at West Hills College to be considered for the following types of aid:

CA College Promise Grant (CCPG)

CA College Promise Program Enrollment Fee Waiver (CCPW)

Cal Grants B & C (must meet the March 2nd deadline)

California Student Success Completion Grant

Scholarships

General Foundation Scholarships

President's Scholars

Engineering Scholars

Private Scholarships

EOP&S/CARE

CalWORKs

Chafee Grant (for former foster youth)

AB 540 Students can apply for the CA College Promise Grant and Cal Grant using The California Dream Act Application at

dream.csac.ca.gov or *www.caldreamact.org*

Separate applications exist for other scholarships and grant programs. Turn to Resources on page 13 for information about these other programs or visit the Financial Aid Office at your campus.

Types of Aid

Government Aid

Federal Aid

Pell Grant -- maximum annual award $6,895 ** See Year-Round Pell Grant

Supplemental Education Opportunity Grant (SEOG) -- maximum annual award $400

Federal Work Study -- annual award based upon financial need

Direct Student Loans -- see page 13 for annual loan amounts

> ** *Year-Round Pell Grant* -- *For a student to receive additional Pell Grant funds more than 100 percent of the scheduled award, the student must be eligible to receive those funds for the payment period and be enrolled at least half-time (6 units) in the payment period(s). The college must pay the student all the student's eligible Pell Grant funds, up to 150 percent of the scheduled award for the award year. The Pell Grant received will be included in determining the student's Pell Grant duration of eligibility and Lifetime Eligibility Used (LEU).*

California State Aid

CA College Promise Grant (CCPG) -- annual non-cash award $1,380 (30 units) to cover enrollment fees

CA College Promise Program Enrollment Fee Waiver (CCPW) -- AB 19 funds awarded to pay enrollment fees for full-time students who are CA residents or AB 540 students who have no financial need. Students must have not received a degree or certificate.

Cal Grant B & C -- maximum annual award for Cal B $1,648 & Cal C $1,094 (ONLY eligible 4 years)

California Student Success Completion Grant (SSCG) -- must receive a Cal grant and be enrolled full-time to qualify: 12-14.50 units = up to $2,596 annual award; 15+ units = up to $8,000 annual award

Chafee Grant for Foster Youth -- maximum annual award $5,000

EOPS/CARE -- amounts determined by EOPS funding CalWORKs

Dream Act Service Incentive Grant - grant for AB 540 students receiving a Cal Grant to perform community or volunteer service, up to $4,500 per academic year.

For detailed information on the types of financial aid administered at West Hills College visit:

http://www.westhillscollege.com/admissions/grants-and-scholarships/

Scholarships

The West Hills Community College Foundation offers a General Scholarship Application each academic year. In addition, the President's Scholar Program and Engineering Scholarship program are also available. Visit the link below for more information:

http://www.westhillscollege.com/admissions/grants-and-scholarships/

Scholarship Information is FREE!

Beware of scholarship scams that ask you to pay for financial aid and scholarship information. Before you pay for information, contact the Financial Aid Office, or go to the Federal Trade Commission's website for Scholarship Scams at: *www.ftc.gov/scholarshipscams*

NEVER pay to apply for financial aid or scholarships!

Finding Outside Scholarships

There are hundreds of legitimate scholarship opportunities an ambitious student can discover. The easiest way to match your goals and interests with scholarship opportunities is to search online. There are several FREE online scholarships search available.

Here is a small list to get you started:

www.nerdscholar.com

www.schoolsoup.com

www.fastweb.com

https://bigfuture.collegeboard.org/scholarship-search

Scholarships can be found almost anywhere. Be sure to ask your current employer or parent's employer if they offer scholarship programs. Even your bank or credit union may have one available!

Federal Work Study

West Hills College participates in the Federal Work Study Program (FWS) which provides employment opportunities to eligible students. This is an award to work in a job on-campus. Hourly wages on campus currently pay $15 (increasing to $15.50 in 2023). Students receive a monthly paycheck for hours worked and can earn up to the amount of their award. Students are limited to 19 hours a week but can work up to 25 hours during summer months if enrolled in fewer than 6 units.

How much you are eligible to receive depends on your financial need, the amount of other aid you receive, and the availability of funds at your school. Unlike the Pell Grant, which provides funds to every eligible student, the campus-based programs provide a certain amount of funds for each participating school to administer each year. When all the money for the FWS program has been allocated, no more awards will be made.

Priority is given to students who meet the March 2nd deadline and had work study employment at West Hills College during the prior academic year. All students must be making Satisfactory Academic Progress. Work Study funds are limited and are awarded on a first come, first serve basis. The Congressional sequestration may affect West Hills College's Federal Work Study allocation for the 2022-23 academic year.

Conditions of Eligibility:

To be eligible for federal work study, a student must:

> Demonstrate financial need
>
> Enroll in a minimum of 6 units, 12 or more is preferred
>
> Maintain Satisfactory Academic Progress (SAP) -- See page 9 for SAP Standards

Student eligibility may change based on:

> Adjustments to student's need calculations due to other sources of aid (i.e.: grants, loans, and scholarships)
>
> Enrollment status changes
>
> Not meeting SAP standards

How to apply:

Students interested in applying for work study must first complete the FAFSA and then the Work Study Application. For Coalinga students, the Work Study Application can be found in the administration building in the Financial Aid Department or on the West Hills website under Financial Aid Forms. The completed application is turned into the Work Study Coordinator in the Financial Aid Department. For Lemoore students, the Work Study Application Is completed In JobSpeaker by going to lemoore.jobspeaker.com

William D. Ford Federal Direct Loans

Types of Loans
Subsidized Direct Loan - 4.9% fixed interest
While you are in school at least half-time, during your repayment period, and during any approved deferment periods, the federal government will pay the interest on your subsidized loans. After you graduate, withdraw from school, or drop below half-time enrollment, there is a six-month grace period before repayment of the loans begins. When you enter repayment, you are responsible to begin repaying the amount you borrowed as well as the interest that will accrue during the repayment period.

Unsubsidized Direct Loan – 4.9% fixed interest
Interest accrues immediately after disbursement. If you borrow unsubsidized loans, we strongly recommend that you begin making interest payments right after you receive your loan check. If you do not make interest payments while you are in school, the interest continues to accrue and is added (capitalized) to your principal loan balance at repayment. When interest capitalization occurs, you will then be paying interest on top of interest which greatly increases the amount of your loan and the total amount you will be repaying. This should be a loan of last resort!

Loan Borrowing Limits				
Dependent Students	Subsidized/ Unsubsidized	Additional Unsubsidized	Yearly Maximum	Lifetime Undergraduate Limits
Grade Level 1 0-29.9 completed units	$3,500	$2,000	$5,500	$31,00 total, no more than $23,000 can be subsidized
Grade Level 2 30+ completed units	$4,500	$2,000	$6,500	
Independent Students	Subsidized/ Unsubsidized	Additional Unsubsidized	Yearly Maximum	Lifetime Undergraduate Limits
Grade Level 1 0-29.9 completed units	$3,500	$6,000	$9,500	$57,000 total, no more than $23,000 can be subsidized
Grade Level 2 30+ completed units	$4,500	$6,000	$10,500	

*** There is a 1.057% Origination Fee for all Direct Subsidized and Unsubsidized Loans that are first disbursed on or after October 1, 2020.*

Note: West Hills College does not participate in the Parent PLUS or Private Alternative Loan Program.

Terms and Conditions - How to Apply for a Student Loan

Loans must be repaid. Students interested in borrowing Direct Student Loans must apply each school year. To apply, you must:

Complete the FAFSA and establish eligibility

Complete your financial aid file by submitting all requested forms

Attend a Loan Workshop for Coalinga students (call to schedule)

Complete Entrance Counseling and a Master Promissory Note online at *www.studentaid.gov* (at the Loan Workshop for Coalinga students)

Complete the required Student Loan Request Form

Be enrolled in & attending 6 or more-degree applicable units from your Educational Plan each semester.

Meet West Hills College's semester deadlines: (Fall 2022 – 10/28/22; Spring 2023 – 03/31/23)

Loan Processing Timelines

Financial Aid will not start processing Student Loan Requests until after the start of each Fall and Spring term after academic progress has been determined. Loan funds are disbursed 4-6 weeks after submitting your Request but not earlier than the fifth week of the term for previous loan borrowers or the seventh week of the term for first time borrowers. 4-6 weeks is in addition to financial aid processing timelines, as we must review your eligibility for gift aid prior to consideration for loans.

There will be two loan disbursements for Fall and Spring terms. The initial disbursement for subsidized and unsubsidized direct loans will be September 16, 2022 (September 30, 2022, for first time borrowers) for Fall 2022 term and February 17, 2023 (March 3, 2023, for first time borrowers) for Spring 2023 term.

Exit Counseling

Loan EXIT Counseling is REQUIRED:

If you drop below half-time enrollment (6.0 units)

Within 30 days PRIOR to graduating or leaving West Hills College You may complete Loan Exit Counseling online at *www.studentaid.gov*

Repayment of Loans

William D. Ford Direct Loans are low-interest loans for students to help pay for the cost of a student's education. The lender is the U.S. Department of Education rather than a bank or other financial institution. Direct Loans are a form of financial aid and must be repaid with interest.

Withdrawal and Repayment

If you receive Federal Student Aid and withdraw from all your classes before completing more than 60% of the term, you will be required to return any unearned federal funds. The Financial Aid Office will calculate the amount. Federal Work Study earnings are excluded from the calculation. If you were awarded aid and drop or are dropped from all your classes before the published Census Date, you must repay the full amount received.

Your withdrawal from college date is:

> The date you notify the Financial Aid Office that you intend to completely withdraw, or
>
> The midpoint of the term if:
>
> > You leave without notifying the college, or
> >
> > You receive all Fs and/or NP's or Instructor Drops, or
> >
> > Your last date of attendance in class as determined by the instructor.

Students who receive either all F's or NP's or Instructor Drops will be considered unofficially withdrawn and the percentage at the midpoint (50%) of the enrollment period will be used to calculate unearned aid.

Students who have loans will have to return funds in accordance with the terms of the Master Promissory Note (MPN).

You have 45 days from the date you withdraw to repay unearned federal aid in full to the college. You will be unable to register for future classes at West Hills College until you clear this debt.

The Financial Aid Office uses your withdrawal date to calculate the amount of federal aid you may owe. Within 30 days, we will notify you of any repayment or offer you a Post Withdrawal Disbursement.

For example:

At full-time enrollment (12 units) you are awarded a $3,248 grant. There are 123 days in the term, and you withdraw on the 43rd day. 35% of your grant was earned and 65% was unearned.

> $3,248 x 65% = $2,111.20. This is your unearned amount.

The total amount of grant aid disbursed is multiplied by 50%. This is your "grant protection."

> $3,248 x 50% = $1,624.00

The college will owe the federal government a share of the grant based on how many units you took.

12 units x $46/unit = $552

$552 x 65% (unearned) **= $358.80** (aid college owes to the federal program).

$2,111.20 (unearned) **- $358.80** (unearned) **= $1,752.40.**

This is the initial total of unearned aid.

$1,752.40 (unearned**) - $1,624.00** (amount after grant protection) **= $128.40** (aid you owe to the federal program).

You would owe $128.40 to the federal program and $358.80 to the college.

$128.40 + $358.80 = $487.20 (your total repayment)**.**

This amount will be charged to your student account.

Post Withdrawal Disbursement

If you did not receive all your earned federal aid and your withdrawal date has been determined, you will receive a Post Withdrawal Disbursement (PWD).

Funds will be disbursed to you within 120 days of the college's determination of your withdrawal date.

To determine if you were eligible to receive federal funds even though none were disbursed, the Financial Aid Office must have:

> Received your valid SAR with calculated EFC (for borrowers) originated your loan request and have a signed MPN (First-year, first-time borrowers must have completed the first 30 days of the term.)
> Have a completed File Review

Withdrawal Dates

If you withdraw from all your classes before completing 60% of the term, you will be required to return any unearned federal funds.

Drop after this date to avoid owing a repayment:

Fall 2022: 10/15/22 ~ or ~ Spring 2023: 03/18/23.

> **It is your responsibility to drop classes!** Do not rely on your instructors to drop classes for you.

The above sections are discussing the Return to Title IV policy and procedures. If you either complete the semester with only F grades and/or withdrawals, you will be subject to Return to Title IV (R2T4). A student Is also subject to the Return to Title IV (R2T4) calculation If the semester Is completed with all enrolled classes reflecting withdrawals.

Post withdrawal disbursements can be determined when the Financial Aid office Is calculating the Return to Title IV (R2T4). A student may be eligible for Pell grant funds that have been earned and not paid out to the student during the semester. For example, a student may have received 20% of their Pell grant, and determined to have completed 40% of the semester, which creates a post withdrawal disbursement.

An overpayment Is not part of the Return to Title IV calculation and occurs when a student Is paid for more units than they are enrolled in for the semester. This can occur when a class Is dropped prior to Its census date or prior to start date.

Overpayment of Pell Grant

If you **drop classes** during the add/drop period and this results in a change of your enrollment status, **you may owe money**.

If you get paid for a class that you never attend, you will owe money. This includes short-term and weekend classes.

If you owe an overpayment, you have 30 days to repay the college in full or it will be reported to the Department of Education (DOE). You will not be able to register for classes at West Hills College until the overpayment has been paid. Once reported to the DOE, a national hold will be placed on your student aid eligibility, and you will not be able to receive further financial aid from any college until after it has been paid in full.

For example…

Student G. Eagle enrolls full-time (12+ units) at the beginning of the semester and receives her first financial aid disbursement of $650. G. Eagle then decides that she needs a part-time job.

If she drops to:

- 3/4 time (9-11.9 units), she will receive a reduced 2nd disbursement of $326 and will receive remaining disbursements of $488.
- 1/2 time (6-8.9 units), she will not receive a 2nd disbursement but will receive remaining disbursements of $325.
- Less than 1/2 time (less than 6 units), she will not receive additional disbursements and will owe a portion of the first disbursement back to the college.

Important Government/Federal Regulations That May Affect Your 2022-23 Financial Aid Eligibility

Pell Grant Lifetime Eligibility Used (LEU)

Federal regulation now limits Pell Grant to the equivalent of 12 full time semesters or 600% LEU for your entire academic career. This regulation is retroactive to the first time you attended college and received a Pell grant. It does not include terms you did not receive a Pell grant. You can log on to *www.studentaid.gov* and view your current LEU.

High School Diploma, GED Requirements

Federal regulation states that only students with a high school diploma or GED are eligible for federal financial aid. Students cannot qualify for federal financial aid by passing an Ability to Benefit Test (ATB) or completing 6 degree-applicable units. This regulation applies to students who first enrolled in an eligible program after July 1, 2012.

Undeclared Major Not Eligible for Federal Financial Aid

Per federal regulation, only students with a declared academic major are eligible for Federal Financial Aid. Undecided majors and Local Certificates are not eligible. Declare a major by scheduling an appointment with your academic advisor or counselor and completing an Educational Plan, and then be sure to let the Financial Aid Office know.

Pace of Progress

Based on Federal Regulation, the college must evaluate each student's cumulative academic progress. This includes each student's entire academic history at West Hills College. To meet Satisfactory Academic Progress, students must have completed 67% of all units attempted. This ratio is called your Pace of Progress. To maintain Satisfactory Status, students must also maintain a cumulative Grade Point Average (GPA) of 2.0.

Financial Aid Course Repeat Policy

Federal regulations limit the number of times a student may get paid financial aid for courses being repeated. Previously passed courses with a "D" or better can only be repeated once for financial aid payment. However, all repeated courses count toward your Satisfactory Academic Progress (SAP), calculations for GPA, Pace of Progress, and Unit Completion requirements. Federal repeat regulations apply to financial aid. State repeat regulations are different and apply to enrollment.

Educational Plans

State law requires that all community college students have an Educational Plan (ED). Financial aid requires Ed Plans for appeals. Having an Ed Plan keeps you on track to reach your goal and is one of the requirements to maintain your priority registration.

Constitution Day

Constitution Day was created by the U.S. Department of Education so that colleges awarding Federal Financial Aid would hold events focusing on the U.S. Constitution. We hold our celebration on or about September 17th each year, the anniversary of the Constitution's ratification. Look for announcements to see what each campus will be doing to celebrate this important date in American history.

Consumer Information & Other Resources

Accreditation
http://westhillscollege.com/district/about/accreditation.asp

Campus Security Policy
http://westhillscollege.com/lemoore/about/campus-safety/index.asp
http://westhillscollege.com/coalinga/about/campus-safety/index.asp

Crime Statistics
http://www.westhillscollege.com/lemoore/student-life/campus-safety/crime-statistics.php
http://www.westhillscollege.com/coalinga/student-life/campus-safety/crime-statistics.php

Constitution Day September 17th each year
http://ifap.ed.gov/fregisters/FR05242005.html

Drug and Alcohol Policy
http://www.westhillscollege.com/lemoore/about/campus-safety/index.asp

Eligible Degree Programs (except for Local Certificates - LC)
http://www.westhillscollege.com/coalinga/academics/programs/index.asp
http://www.westhillscollege.com/lemoore/academics/programs/index.asp

Emergency Preparedness
http://www.westhillscollege.com/coalinga/about/campus-safety/index.asp
http://westhillscollege.com/lemoore/about/campus-safety/index.asp

International Students
http://www.westhillscollege.com/coalinga/students/student_programs/international_students/index.asp

Major Selection/Academic Advising
https://www.westhillscollege.com/coalinga/resources/counseling/
https://www.westhillscollege.com/lemoore/resources/counseling/

Privacy - Federal Educational Privacy Rights (FERPA) and Authorization to Release Information
http://www.ed.gov/policy/gen/guid/fpco/ferpa/index.html

Services for Students with Disabilities
http://www.westhillscollege.com/lemoore/students/student_programs/dsps/index.asp
http://www.westhillscollege.com/coalinga/students/student_programs/dsps/index.asp

Student Rights and Responsibilities

http://www.westhillscollege.com/coalinga/students/student_services/matriculation.asp

https://westhillslemoore.elumenapp.com/catalog/21-22/student-rights-responsibilities#mainContent

Technology and Internet Information

https://foundationccc.org/CollegeBuys

Textbook Information

http://www.bkstr.com/webapp/wcs/stores/servlet/StoreCatalogDisplay?langId=-1&storeId=34905&catalogId=10001

http://www.bkstr.com/webapp/wcs/stores/servlet/StoreCatalogDisplay?langId=-1&storeId=34904&catalogId=10001