



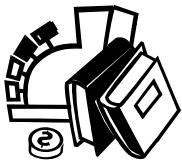
2008-2009 FINANCIAL AID HANDBOOK

Now that I have my award letter, what do I do with it?

Read it...Sign it...Submit it!

Your award letter and conditions of awards needs to be **returned within four weeks** after the date printed on the letter. If we do not receive your signed award letter and conditions of awards within that timeframe your award will be cancelled. Be sure to keep a copy for your records.

How do I pay my tuition and buy books?



Once you have registered for classes and have returned your signed financial aid award letter, your financial aid will automatically be applied toward your tuition and fees if you are registered in the correct number of credits.

If your financial aid funding is not enough to cover your tuition and fee charges than you will be responsible for paying the remaining balance. If you have more financial aid than your tuition and fee charges, not including any student employment awards such as FWS, SWS, OF, or SE, you will have a balance check to pick up starting the first day of the quarter.

Books are available through the college bookstore. Please note that you cannot charge your books and supplies to your financial aid. If you want to purchase your books before you have your balance check, you will need to plan ahead and purchase them on your own.

Will financial aid cover all classes or programs?

NO! Financial aid is only available to students who are in a Department of Education eligible degree or certificate program. Financial aid will only pay for required classes for your program of study. Not all classes offered at the college are eligible for financial aid (for example: "Non-credit" ABE, Child and Family Studies (CFS), and classes taken for high school credit). In most cases, repeated classes cannot be used in determining enrollment status (i.e. if full time, you must be taking at least 12 additional credits). If you have a question about whether a class you are taking is eligible for financial aid, please contact the office.

What happens if I drop out of all of my classes during a quarter?

If you are thinking about withdrawing from all of your classes you need to speak with the Financial Aid Office. Financial aid funds are like job wages - going to class is your "work" and completing your classes with good grades "earns" the funding. If you drop all of your classes during a quarter (or stop attending all classes) you will lose your future financial aid eligibility. It is also highly likely that you will **OWE money back** to federal and state programs as well as the institution. When this happens you will not be able to enroll at Centralia College until the money is paid back and if you owe federal funds you will not be able to receive financial aid at ANY college/university.

My balance check –

When and how do I get it?

When: Balance checks will be available beginning the first day of each quarter assuming you have done everything that needed to be done to calculate your check. After the first day of the quarter it will usually take about 3-5 days for the check to be available once you have submitted your signed award letter.



How: After attending **all** of your registered classes and having one of your instructors sign the Attendance Verification Form (available at the Financial Aid Office and at the Information Desk), bring the form to the Financial Aid Office. Please note that signatures are only good for 5 business days after being signed.

Do I need to enroll full-time?

No, you do not need to enroll full-time to receive financial aid. Your award was based on the number of credits you indicated on the Centralia College Financial Aid Data Sheet. If you wish to change your enrollment plan, you must request to do so in writing to the Financial Aid Office prior to the 5th day of the quarter, your financial aid will be adjusted accordingly. For financial aid purposes your funding is based on the following enrollment definitions:

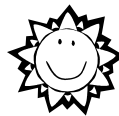
- Full-time = 12 or more credits
- Three-quarter-time = 9, 10, or 11 credits
- Half -time = 6, 7, or 8 credits
- Less than half time** = 1, 2, 3, 4, or 5 credits

****Limited funding is available at this credit level**

If you do not inform our office that you want to adjust your enrollment level, your tuition won't be paid automatically and you may be dropped from your classes.

Can I get financial aid for summer classes?

Yes, but if you are attending/receiving financial aid for fall, winter, and spring, funding will be limited. Priority for your financial aid is for three quarters (academic year). Summer is an extra quarter and funding will be based on available funds at that time. If you are receiving financial aid for winter and/or spring only, then summer will be considered your 3rd quarter and will be awarded based on your eligibility. Please note: summer is awarded separately from other quarters and requires you to complete a summer application that will be sent to you a few weeks prior to registration for summer.



How was my financial aid eligibility determined?

The 2008-2009 Free Application for Federal Student Aid (FAFSA) form and Centralia College Financial Aid Data Sheet collect information needed to determine your eligibility for aid. Based on the information you provided, the Financial Aid Office considered you for all financial aid programs for which you were eligible. Your eligibility for state and federal financial aid was based on the estimated cost of attending (COA) Centralia College. Generally, Centralia College attempts to award 50% of unmet need with grant aid before awarding work-study.

The Financial Aid Office determined your financial need by subtracting your estimated student and family contribution (EFC) from your cost of attendance (COA). The Federal Processor determined your EFC by using the needs analysis formula approved by Congress.

COA - EFC = NEED

Your COA includes tuition/fees, books/supplies, personal expenses, transportation costs, and room/board costs. Some exceptions may be made to include day care costs or other fees. In order to treat all students equally, we use standard budgets and apply them to all applicants.

2008-2009 Standard Budgets		
	At Home	Not At Home
Tuition & fees (3 quarters)	2,811	2,811
Room & Board	2,598	8,052
Books & Supplies	924	924
Transportation	1,440	1,440
Personal	1,590	1,941
TOTAL	\$9,363	\$15,168

Federal regulations require that additional resources such as scholarships, agency funding or tribal funding be considered as a resource when awarding financial aid. If you have received additional resources that have not been reported on your Financial Aid Data Sheet, you are required to inform our office so we may evaluate your financial aid eligibility.

I still have questions, who can I contact?

The Financial Aid Office staff is here to help and answer your questions...please don't hesitate to contact us.

Our office is located in the Student Services Building and is open:

**Monday through Friday
8:00 AM to 5:00 PM**

Summer hours are:

Monday through Thursday 7:30 AM to 5:00 PM, and Friday 7:30 AM to 11:30 AM

Our email address is financialaid@centralia.edu and our phone number is (360) 736-9391 X234

How do I start my work-study job?

If federal work-study (FWS) or state work-study (SWS) is listed on your financial aid award letter, this gives you a chance to work and earn money. If you do not work, you will not receive that funding. It is your responsibility to seek a position and get hired.



If you were not awarded FWS or SWS but are interested in employment opportunities, you can review the job board (outside of the Financial Aid Office) for jobs listed as "Other Funds" or "Non Work Study On-Campus". The Student Job Center is available to help you with the process and the necessary paperwork. See the enclosed "Steps to Getting Student Employment" sheet for more detailed information.

Important information about student employment:

- Work-study positions are limited and provided on a first-come basis, so jobs are not guaranteed.
- Jobs are generally between 15-19 hours per week.
- You will be paid for *actual hours worked*, at the hourly rate for your position.

Paychecks for on-campus positions are available on the 10th of each month and are picked up from the Cashier's Office. If you work off-campus, you will be paid based your employer's pay schedule.

It is the policy of Centralia College to comply with applicable federal and state laws designed to promote equal employment and educational opportunities. The college makes every effort to eliminate barriers to equal opportunity and to promote employment and educational opportunities to underutilized groups.

State Need Grant (SNG)

Awards are established based on the income that is listed on your FAFSA. The income will place your award as being a level 1, 2, or 3. Awards are also based on the number of credits you are taking each quarter.

If you are a fulltime level 1 student your award is based on the 15 credit maximum of \$851 for the quarter. If you are registered for 12 or 13 credits then only the fulltime level 1 amount for those credits will be disbursed to you.

(Please see the chart below)

As with all other types of financial aid funding your award will be locked in based on your enrollment as of the 5th day of the quarter. If necessary, you're award will be adjusted and you will either have an additional balance check to pick up or you will be billed for the overaward you received.

	1	2	3
Fulltime (12, 13, 14, 15 credits)	14 or 15 credits \$851/quarter	\$639/quarter	\$426/quarter
	13 credits \$849/quarter		
	12 credits \$818/quarter		
3/4 time (9, 10, or 11 credits)	\$639/quarter	\$479/quarter	\$319/quarter
1/2 time (6, 7, or 8 credits)	\$426/quarter	\$319/quarter	\$213/quarter
Less than half time (3, 4, or 5 credits)	\$213/quarter	\$160/quarter	\$106/quarter

Satisfactory Academic Progress (SAP) Standards

What does maintaining Satisfactory Academic Progress (SAP) mean?

Maintaining SAP refers to the completion of all credits (based on the credit load on the 5th class day) with at least a current and cumulative 2.00 grade point average (GPA). To continue receiving federal, state, and institutional need-based financial assistance (this also includes Opportunity Grant, WorkFirst, and Worker Retraining) at Centralia College, you must be making satisfactory academic progress toward your degree or certificate program by meeting SAP standards for financial aid recipients.

The SAP standards apply to any period of enrollment, regardless of whether financial aid was received. It is possible to be on financial aid probation or termination status without ever having received aid from Centralia College. If you are receiving financial aid you must enroll in an eligible degree or certificate program.

How are correspondence courses taken into consideration for SAP?

If you are in a two-year program of study, not more than 50% of your credit load per quarter can be correspondence and if you are in a **one-year certificate program**, you are **excluded** from having any correspondence courses count towards credits considered for enrollment status purposes. Regardless of the program of study, correspondence courses must be completed in **ONE quarter** (for example, if you register for a correspondence course in the fall, the SAP standards require that you **must** complete the course by the end of fall even though the institution allows you two quarters to complete the class).

Do I have to get a certain grade point to keep my financial aid?



YES! You must maintain a quarterly and cumulative GPA of 2.00 or above. You will be placed on probation if your quarterly GPA is 1.00 to 1.99. If you earn a quarterly GPA of less than 1.00 you will be denied further aid and will need to discontinue your student employment position, if employed.

If you are denied aid due to a low GPA you may appeal. If the appeal is denied, you will be denied aid until such time as you again meet the guidelines for satisfactory academic progress.

Can I lose my financial aid if my grades aren't good or if I don't complete some of the classes I registered for?

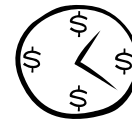
YES! If you do not maintain a minimum quarterly 2.0 grade point average (GPA) **or** do not complete some of the classes you attempted during a quarter, you may lose your financial aid. Centralia College's policy on disbursement of financial aid states that financial aid is based on the student's enrollment status (number of credits) on the 5th class day. A student must have attended each of the classes enrolled in at least once during that 5-day period.

An adjustment based on enrollment cannot be done after the 5th class day. This means that the Financial Aid Office cannot adjust the student's aid amount, regardless of whether credits were added **or** dropped, after the 5th class day. The student will remain eligible to pick up a balance check (if applicable) and will be held to the Satisfactory Academic Progress standards set for financial aid recipients. A decrease in enrollment status after the 5th class day will result in either probation or cancellation status of financial aid.

How long can I receive financial aid?

Generally, you will be funded for 125% of the number of credits needed for your certificate/degree, as published in the Centralia College catalog. If you have prior college credits, including Tech Prep or Running Start credits, you **MAY** have your timeframe reduced based on the credits earned that count towards your certificate/degree.

Federal regulations state that prior college credits **MUST** be considered (even if financial aid did not pay for the classes). Timeframes will be extended up to 45 credits for "college-prep" (below 100 level) classes.



"College-prep" courses are designed to prepare students for college-level courses when assessment test scores indicate this need.

In those cases when you may exceed your 125% limit, it is possible that an extension of timeframe can be approved (please note that determination of timeframe extension must be reviewed on a case by case basis). In these cases, you will have to provide a statement detailing the circumstances as to why an extension is needed and provide a copy of an education plan for the remainder of your certificate/degree. For further information or clarification, please contact the Financial Aid Office.

I want to be a nurse, can I get financial aid for that?

Generally, you will be awarded financial aid for the clinical portion of the nursing program, which is one year (3 quarters) for the LPN and one year (3 quarters) for the RN. The clinical portion of the nursing program is full time. Prior to beginning the clinical portion, you must complete certain academic classes, which are eligible for financial aid, **BUT** only those classes are covered by financial aid. Those classes required for your degree are: CHEM 121, MATH 098, ZOOL 251, ZOOL 252, HLVS 131 (if you are not already a certified NAC) ENGL 101, PSYC 200, BIOL 260, MATH 108, SPEE 110, SOC 101 OR ANTH 206, 3 credits of Health and Fitness. For further information, contact the Financial Aid Office.

If I change classes or credits when can I get my refund?

Any credit adjustments or class changes you make during the first week of classes that results in a refund of financial aid funds will not be processed until after the 5th day of the quarter. This means that your refund check should be available around the end of the second week of classes.

Can I get financial aid for multiple programs?

Financial aid will pay for only **ONE** program of study. If you wish to request a change to your program of study or you have a prior degree you must submit an appeal form (available in the Financial Aid Office). Keep in mind that any credits that you took for your previous program of study will be counted in your timeframe.

Do I have to complete all of my classes?

YES! You are expected to complete all of the credits you registered for (based on your credit load on the 5th class day). At the end of EACH quarter we will review your transcript to determine that you completed all of your credits. If you have successfully completed at least 50% of the credits for which aid was received but not 100% of the credits, you will be placed on probation. If you completed less than 50% of your attempted credits, you will be denied further aid and will need to discontinue your student employment position, if employed.

In a nutshell, when will I be placed on probation?

You will be placed on probation for the following reasons:

- ✘ Having a GPA that is at least 1.00, but less than 2.00.
- ✘ Completing at least 50% but less than 100 % of attempted credits.

And, when will I be cancelled?

You will be cancelled from financial aid for the following reasons:

- ✘ Not completing at least 50% of your attempted credits.
- ✘ Not achieving at least a 1.00 quarterly GPA.

- ✘ Exceeding the total number of credits allowed to complete your program of study.
- ✘ Not meeting the conditions of your appeal.
- ✘ Having two consecutive quarters of probation.
- ✘ Having already graduated or having completed sufficient credits needed to receive the intended degree or certificate (as stated on the Financial Aid Data Sheet).

Ok, so I've been cancelled, are there any options for me?

If you have an extenuating circumstance that caused you not to complete all of your credits and/or to maintain the minimum 2.00 GPA, you may appeal your cancellation.



When the Financial Aid Office notifies you that you have been cancelled you will be informed of how to complete the appeal process. If you would like more information about the appeal process, please contact our office.

Remember, it is your responsibility to know and understand these policies and procedures. If you need further clarification, please contact a financial aid representative.



What are all those codes on my award letter and what do they mean?

CODE	LONG NAME	TYPE	HOW TO ACCESS FUNDS	CODE	LONG NAME	TYPE	HOW TO ACCESS
ACG	ACADEMIC COMPETITIVENESS GRANT	grant	submit a signed award letter	SWSOFF	STATE WORK STUDY - OFF CAMPUS	work	contact the Student Job Center
BKILLIAN	BAXTER KILLIAN SCHOLARSHIP	scholarship	Attend Scholarship Awards Night & submit thank you letter	SWSON	STATE WORK STUDY - ON CAMPUS	work	contact the Student Job Center
CC FOUND	CENTRALIA COLLEGE SCHOLARSHIP	scholarship	Attend Scholarship Awards Night & submit thank you letter	TECA DA	WORKER RETRAINING DIRECT AID	grant	submit a signed award letter
CC SCHOL	CENTRALIA COLLEGE SCHOLARSHIP	scholarship	Attend Scholarship Awards Night & submit thank you letter	TECA WBL	WORKER RETRAINING WORK BASED LEARNING	work	contact the Worker Retraining Office
CCG	CENTRALIA COLLEGE GRANT	grant	submit a signed award letter	THE FUND	THE FUND SCHOLARSHIP	scholarship	Attend Scholarship Awards Night & submit thank you letter
FED PELL	PELL GRANT	grant	submit a signed award letter	TRUSTEES	BOARD OF TRUSTEES SCHOLARSHIP	scholarship	Attend Scholarship Awards Night & submit thank you letter
FED SEOG	FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT	grant	submit a signed award letter	TWND	TUITION WAIVER	grant	submit a signed award letter
FED WSP	FEDERAL WORK STUDY	work	contact the Student Job Center	TWND	ACAD EXCELL TW	Scholarship	Attend Scholarship Awards Night & submit thank you letter
OF	OTHER FUNDS	work	contact the Student Job Center	WBL-LI	WORK FIRST	grant	submit a signed award letter
OPGT BKS	OPPORTUNITY GRANT - BOOKS	grant	submit a signed award letter	WBL-WF	WORK FIRST	grant	submit a signed award letter
OPGT TUI	OPPORTUNITY GRANT - TUITION	grant	submit a signed award letter	WFWS-OFF	WORK FIRST WORK STUDY OFF CAMPUS	work	contact the Work First Office
SE	STUDENT EMPLOYMENT	work	contact the Student Job Center	WFWS-ON	WORK FIRST WORK STUDY ON CAMPUS	work	contact the Work First Office
SNG/SSIG	STATE NEED GRANT	grant	submit a signed award letter	WRCHILDC	WORKER RETRAINING CHILD CARE	grant	submit a signed award letter
SSS GRANT	STUDENT SUPPORT SERVICES GRANT	grant	submit a signed award letter	WRFA	WORKER RETRAINING FINANCIAL AID	grant	submit a signed award letter