# Table of Contents

I. Introduction .......................................................................................................................... 3  
II. Academic Year .................................................................................................................... 3  
III. Admissions/Ability to Benefit .......................................................................................... 3  
IV. Eligible Institution/Accreditation ..................................................................................... 4  
V. Academic Programs Offered .............................................................................................. 4  
VI. Cost of Attendance .......................................................................................................... 4  
VII. Verification ...................................................................................................................... 5  
VIII. Eligibility Issues ............................................................................................................ 7  
IX. Service to Students Provision .......................................................................................... 7  
X. Fraud .................................................................................................................................. 8  
XI. Monitoring Mid-Year Transfers ...................................................................................... 8  
XII. Deadlines ....................................................................................................................... 8  
XIII. Satisfactory Academic Progress Policy ......................................................................... 8  
XIV. Return to Title IV Funds ................................................................................................ 9  
XV. Consumer Information .................................................................................................... 10  
XVI. Awarding (Packaging) .................................................................................................. 10  
XVII. Repeat Coursework .................................................................................................... 11  
XVIII. Professional Judgment ............................................................................................... 11  
XIX. State Aid ....................................................................................................................... 111  
XX. Federal Aid .................................................................................................................... 115  
XXI. MyCOM Portal ............................................................................................................... 177  
XXII. National Student Loan Data Systems (NSLDS)............................................................ 18  
APPENDIX A Satisfactory Academic Progress Standards ..................................................... 199  
APPENDIX B Student Budgets .............................................................................................. 21  
APPENDIX C Dependency Override Request Form .............................................................. 22
I. Introduction

The mission of College of Marin’s Enrollment Services/Financial Aid Office is to assist students and their families in funding educational costs as the College of Marin. We are committed to removing financial barriers that would otherwise prevent students from achieving their educational goals. In addition, we strive to deliver high quality services with professional competency and concern. Respect for the dignity of students and the privacy of confidential information is central to our mission and we are dedicated to the equitable treatment of all applicants.

State and federal regulations allow community colleges participating in financial aid programs discretion when establishing college specific policies and procedures. This manual represents COM’s current practices whenever state and federal regulations determine that policy decision-making is the responsibility of the college.

It is the goal of the Enrollment Services/Financial Aid Office to provide students with the most current policy information affecting their financial aid while at COM. Accordingly, as new state or federal regulations take effect or college practices evolve, this manual will be updated.

For further information, comments, or questions please contact Emily Sillcocks, College of Marin, Assistant Dean Enrollment Services/ Financial Aid Director.

II. Academic Year

Academic programs offered at COM are calculated in units and measured by semesters. COM establishes two 16 week semesters (fall and spring) and one 6 week summer session per academic year. This meets the federal minimum academic year definition (30 weeks of instruction minimum).

For example, during the 2014-2015 academic year, instruction for the Fall 2014 semester begins Monday, August 18, 2014 and ends on Saturday, December12, 2014. This provides 15 (?) weeks of instruction. With the additional week for finals, the Fall 2014 semester is 16 weeks long.

For financial aid purposes, this definition is important because it affects how payment periods are calculated. COM makes financial aid payments based on the college’s semester. A student’s financial aid is calculated by semester, rather than by weeks or classes attended.

III. Admissions/Ability to Benefit

Admissions Policy

Admission to College of Marin is open to anyone who:

- Holds a high school diploma or equivalent
- Is 18 years old or older; and/or
- Is enrolled in high school and wishes to attend COM concurrently as a part-time student.

Ability to Benefit

The COM Enrollment Services Office ensures that students are beyond the age of compulsory attendance (18 years of age for CA) when admitting them as regularly enrolled students.
To receive FSA funds, a student must be qualified to study at the postsecondary level. A student qualifies if she:

• has a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma);

• has the recognized equivalent of a high school diploma, such as a general educational development or GED certificate;

• has completed homeschooling at the secondary level as defined by state law; or

• has completed secondary school education in a homeschool setting which qualifies for an exemption from compulsory attendance requirements under state law, if state law does not require a homeschooled student to receive a credential for their education.

• Applicants to the college who do not hold a high school diploma or its equivalent and who wish to receive Federal financial aid are considered as follows:

  • **New students** who do not have a high school diploma, or an equivalent such as a GED, and who did not complete secondary school in a homeschool setting are not eligible for Title IV funds. Such students can no longer become eligible by passing an approved “ability-to-benefit” test or by satisfactorily completing at least six credit hours or <<225 clock hours>> of college work that is applicable to a degree or certificate offered by the student’s postsecondary institution.

  • **Other students** who were enrolled in an eligible educational program of study before July 1, 2012 may continue to be considered Title IV eligible under either the ATB test or credit hour standards, as discussed in Volume 1, Chapter 1 of the 2013-14 FSA Handbook. Students wishing to have their transcripts reviewed for at least six degree applicable units are asked to contact an Enrollment Services associate so that determination can be made by an academic counselor.

IV. **Eligible Institution/Accreditation**

College of Marin (COM) participates in the Title IV programs as an institution of higher education.

College of Marin is accredited by the Accrediting Commission for Community and Junior Colleges (ACCJC) of the Western Association of Schools and Colleges, 10 Commercial Blvd., Suite 204, Novato, CA 94949 (415) 506-0234 an institutional accrediting body recognized by the Commission on Recognition of Postsecondary Accreditation and the U.S. Department of Education.

V. **Academic Programs Offered**

COM offers an Associate in Arts degree (AA), and Associate of Arts Transfer degree (AAT), an Associate in Science degree (AS), and an Associate of Science Transfer degree, all of which meet the minimum academic year definition. In addition, COM offers certificate programs which also meet the minimum academic year definition. For the most updated list of certificate programs approved for aid at COM, refer to the COM participation agreement with the US Department of Education.

VI. **Cost of Attendance**

The Cost of Attendance refers to the average amount a full-time student enrolled in classes at COM can expect to spend during the semester. It is different for students living independently or at home, or who are residents of California or from another state.
Included in COA

The cost of attendance covers:

· Tuition and Fees
· Books and Supplies
· Room and Board
· Personal Expenses
· Transportation

Determination of COA

Every year, COM’s Enrollment Services/Financial Aid Office reviews the California Student Aid Commission’s most current Student Expenses and Resources Survey (SEARS). It is a broad survey of students’ budgets and expenses from UCs, CSUs, community colleges, independent, and private career institutions. If the survey is not from the current year, it is adjusted for inflation.

Each year California legislators establish the cost for tuition per unit. The average amount of units enrolled at COM or full-time enrollment units are used along with information about health and transportation fees. This sets the amount for tuition and fees while information from the SEARS is used to establish amounts for books and supplies and personal expenses.

In this way, the Financial Aid Office establishes a recommended cost of attendance.

The cost of attendance is subject to change depending on legislative activity. It sets the maximum amount of financial aid a student can receive for the year. It represents a modest budget by which a student can live adequately while attending COM.

Adjustments to COA

Currently, COM varies cost of attendance for particular programs, including study abroad based on costs provided by the Study Abroad Office. COM makes adjustments to the COA on a case by case basis through professional judgment. All requests must include documented evidence. Examples of adjustments include:

1. Childcare expenses
2. Medical expenses not paid by insurance
3. Disability related expenses

VII. Verification

Financial and personal information provided by the students and their parents on the FAFSA and institutional applications is often incomplete and inaccurate. To overcome this situation, certain applicants are required to validate key data elements. This is a process in which the applicant is required to provide documents to support data originally reported. When certain inconsistencies or errors are discovered during verification, the corrected information must be submitted to the processor for recalculation.

The items which need to be verified are the ones which have the greatest impact on the need analysis process. COM complies with the current regulations.
The Federal Processor selects students for verification and places them into groups. Depending on which group is assigned, the following must be verified:

- High School Completion Status
- Identity/Statement of Educational Purpose
- Number of Household Members
- Number in College
- Supplemental Nutrition Assistance Program (SNAP-Food Stamps)
- Child Support Paid
- Adjusted Gross Income
- U.S. Income Tax Paid
- Income earned from work
- Untaxed Portions of IRA Distributions
- Untaxed Portions of Pensions
- IRA Deductions and Payments
- Tax Exempt Interest Income
- Education Credits

Documents required for verification of these items are federal tax transcripts, W2s, Verification forms, or others deemed necessary by the Enrollment Services/Financial Aid Office.

Students who’s FAFSA have been selected for verification will be processed as follows:

1. Upon receipt of the electronic FAFSA, the student’s information will be placed in a tracking group that is appropriate to the specific verification group
2. Documents specifically required for the tracking group will be identified in Banner
3. Students will be notified via Banner email requesting missing documents
4. Students will submit the completed forms and submit them to the Enrollment Services Office
5. An Enrollment Services Associate will review the completed forms and either request additional information from the student or begin verification of the information
6. Verification of each identified item will be done on a comparison basis. Each item on the FAFSA will be compared to the form submitted by the student. For example, the number of household members on the FAFSA will be compared to the number of household members listed on the verification worksheet.
7. If all of the items match, the FAFSA is considered verified and the verification code in Banner is updated to complete
8. If any of the items do not match, a correction is made to the FAFSA on Banner and submitted electronically to the FAFSA processor.

**Eligibility Changes Resulting from Verification**

If the verification process results in a change of a student’s financial aid eligibility, COM repackages the student for financial aid based on their new eligibility status and notifies the student with a new award notification.

Corrections are made in the Financial Aid System and sent to the Central Processing System through ED Connect. Students are notified of corrections through receipt of an acknowledgment form from the CPS.

**Verification Deadline**

Students must meet the verification deadline as set by the U.S. Secretary of Education. The Secretary sets a deadline for the completion of verification each year. This deadline is 120 days after the last day of the student’s enrollment or by approximately September 23 whichever is earlier.
VIII. Eligibility Issues

Conflicting Data

If in the process of reviewing a student's financial aid file, COM’s Enrollment Services/Financial Aid Office notices conflicting data, the conflict must be resolved before awarding can take place.

Resolving Conflicting Data

The process of resolving the conflicting data is for the Enrollment Services/Financial Aid Office to:

*send out a form to the student if appropriate

*send an email to the student with a question or a request for additional documents

*send an email to the student with a request that the student contact the Enrollment Services/Financial Aid Office

*have a phone conversation with the student that is documented in the file

Citizenship Documentation, Selective Service Registration and other C Flags

COM accepts any documentation listed in the Federal Student Aid Handbook to prove citizenship status for US citizens or permanent residents. Documentation for all other C-flags, i.e. selective service registration, unusual enrollment history, overpayment, default etc. is tracked and collected in the following manner:

1. Upon receipt of the electronic FAFSA, the student's C-flag will be noted in the student's document tracking and available to the student on his/her portal
2. Students will be notified via Banner email requesting missing documents
3. Students will submit the completed forms and submit them to the Enrollment Services Office
   Example: male students not registered with selective service must provide completed selective service registration or an appropriate letter from Selective Service
4. An Enrollment Services Associate will review the completed forms and either request additional information from the student or clear the C-flag in Banner
5. No student will be packaged prior to clearing the C-flag

IX. Service to Students Provision

Hours of Service

The Enrollment Services Office/Financial Aid is open and available to serve students from 8:30 a.m. to 4:30 p.m. on Monday, Tuesday and Wednesday; 9:00 a.m. to 6:00 p.m. and Thursday; 8:00 a.m. to 12:00 p.m. on Friday. There are no evening hours or on Fridays during the summer semester. Peak registration hours and Saturday Service will be posted during the first two weeks of each semester.

Questions

Most questions can be directly addressed at the Enrollment Services/Financial Aid counter. Students and parents may be required to make an appointment to see the Assistant Dean or Enrollment Services Specialist, depending upon the circumstances and length of time needed to address an issue. Any person wishing to make an appointment with the Assistant Dean should first be referred to an Enrollment
Services Associate. Drop in hours, when available, to see and ESA will be posted

Students are also provided an email address specifically designated for Financial Aid questions, concerns, correspondence, etc... that will be answered by an ESA with 24 hours during usual business days.

Phones are answered promptly by trained Enrollment Services/Financial Aid staff during usual business hours. Students may leave voicemail messages in absence during closed days and hours, and will be contacted by an ESA upon re-opening of the office.

X. Fraud

COM is required by law to report any evidence of fraud to the U.S. Office of Inspector General and perpetrators will be prosecuted.

Examples of this type of information are:

False claims of independent student status

False claims of citizenship

Use of false identities

Forgery of signatures or certifications

False statements of income

XI. Monitoring Mid-Year Transfers

When awarding a student within the academic year, sometimes the Enrollment Services/Financial Aid Office determines that the student was not enrolled at COM during the previous semester, (i.e. awarding for spring and the student was not enrolled in fall). In this case, COM checks NSLDS to calculate what the student was paid in Title IV aid, (Pell Grants, SEOG, and loans), and determines if any of the student's scheduled awards need to be changed. These adjustments are made manually to keep the students awards within the federal limits

XII. Deadlines

COM lists deadlines for documentation on the Enrollment Services/Financial Aid Office website and in the Terms of Offer information available to students online.

Late Documents

COM does not accept documents that are submitted late. If there are extenuating circumstances, the student should talk to an advisor and the decision is made on a case by case basis by the Assistant Dean Enrollment Services/Financial Aid Director.

XIII. Satisfactory Academic Progress Policy (SAP)

Com's SAP policy is aligned to the Title IV SAP regulations which applies to all students receiving Title IV federal assistance. The policy can be found in Appendix A.

Students receiving federal aid are monitored for SAP after each semester as follows:
1. After grades are posted by the Enrollment Services Office, the SAP process is run in Banner against all students who received Title IV assistance including Pell Grant, Direct Loan, Federal Work Study and SEOG.

2. A SAP status is placed in the student’s portal. The SAP statuses include:
   a. Warn – one semester of a not meeting a 2.0 GPA or not completing 67% of attempted credits
   b. GPA <2.0
   c. Pace – not completing 67% of attempted credits
   d. MAXHRS – attempted 90 credits
   e. CERTHRS - attempted >150% of required credits to earn a certificate

3. Emails are sent to each student who has any of the status codes from 2a-f. Each email specifies the exact status and ramifications of the status.

4. An email called “MAXWARN” is sent to all students who have attempted between 60-89 credits.

5. Students who have a status 2b, 2c, 2d, 2e and who meet one of the criteria for appeal as listed on the SAP policy can appeal. An appeal form along with appropriate documentation can be submitted to the Enrollment Services window.

6. The SAP appeals committee reviews all appeals based on the student’s extenuating circumstances and educational plan. It determines if the circumstance caused the student to fail to meet SAP and if the student’s ed plan is reasonable.

7. Once the committee determines an appeal status of approval or denial, the status is posted to the student’s portal and a personal email is sent to the student explaining the reasons for approval or denial.

8. If a student’s appeal is approved, the student will be eligible to receive financial aid on a probationary basis for one semester and the terms of the appeal will be outlined in the email. If the student doesn’t meet the terms of the appeal during the probationary semester, the student will return to a disqualified status.

9. After the student completes the probationary semester successfully, the Committee will review the student’s progress toward his/her ed goal by referring to the student’s ed plan. The Committee can extend the appeal for one additional probationary semester if the student met all of the terms of the appeal and continues to enroll in classes on his/her ed plan. The student doesn’t need to file another appeal to be extended.

XIV. Return to Title IV Funds (R2T4)

COM will determine the amount of federal financial aid a student has earned in accordance with federal law. Federal financial aid (“Title IV funds”) is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. Recipients of 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 they have received. Students who withdraw from all classes prior to completing more than 60% of the semester will have their financial aid eligibility recalculated based on the percentage of the semester completed and will be required to repay any unearned financial aid they have received.

The Enrollment Services Office will perform R2T4 calculations on a weekly basis as follows:

1. Run Banner reports to identify the students who have withdrawn from classes noting the date of withdrawal and the institutional fees for that semester
2. Perform R2T4 calculations on the Federal Student Aid website located at https://fafsa.ed.gov/FOTWWebApp/faa/faa.jsp
3. Based on the calculation performed, update the amount of Federal Student Aid on Banner for each student who had an R2T4 performed
4. Notify each student who had an R2T4 via Banner email
5. Notify the Fiscal Services Dept. of each student’s R2T4
Order of return
COM follows the federal regulation 34 CFR 668.22(i). It is as follows:

- Unsubsidized Direct Loans
- Subsidized Direct Loans
- Direct PLUS Loans
- Federal Pell Grants
- Federal SEOG
- Teach Grant

Timeframe
COM follows the federal regulation 34 CFR 668.22 (j)(i). It is as follows:
COM returns the unearned funds no later than 45 days from the determination of a student’s withdrawal. This is done electronically using the “Refunds” function in G5.

At COM, a student’s withdrawal date is:

1. The date the student officially withdraws through the student portal or in person in Enrollment Services or
2. The date the instructor officially withdraws the student for failure to adhere to attendance requirements.

XV. Consumer Information

College of Marin complies with all of the disclosure requirements as outlined in the Summary of HEA Institutional Disclosure Requirements and this information can be found on the financial aid webpage located at http://www.marin.edu/financial_aid/index.htm.

XVI. Awarding (Packaging)

General Packaging Guidelines

Every eligible applicant should receive a combination of financial aid based on the student's qualifications, financial need, preference, student's academic and family situation, and criteria developed annually by the Financial Aid Office for equitable distribution of grant aid and self-help aid. The Enrollment Services/Financial Aid Office has the right to modify awards subject to the availability of funds. Financial aid will be awarded based on the following hierarchy until need/cost is met:

a. BOGW
b. Federal Pell Grant
c. FSEOG
d. FWS
e. Cal Grant B or C
f. Chafee Grant
g. Institutional Scholarships

Direct Stafford Loans are not packaged by COM. Rather a student must request to borrow by completing the following:

1. Student loan entrance workshop offered by COM
2. Student Loan Request form

Completed files will be reviewed and packaged on a “first come, first served” basis as determined by the date the file is completed.
The student’s cost (see Cost of Attendance section) and need will be calculated (cost of attendance minus EFC minus other resources equals need). Each aid type and amount in which the student is eligible will be subtracted from the need/cost as outlined in the awarding hierarchy. Awards are coordinated with other offices and agencies who give monetary awards or assistance.

XVII. Repeat Coursework

A student can retake a previously failed course as many times as needed and may be paid for repeatedly failing the same course.

A student can retake a previously passed course one time only. Passed means any grade higher than F. This retaken class may be counted towards a student’s enrollment status and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class.

COM’s policy for repeatable courses is defined in the catalog page 22 and 23. Certain circumstances require students to petition to repeat courses. If a student’s petition to repeat a class is approved and the class meets the federal definition of repeat coursework, the student can be paid federal aid for this course.

XVIII. Professional Judgment

Financial Eligibility

In cases of extenuating circumstances affecting a student’s financial eligibility, the student or the student’s parent can request special consideration by submitting the appropriate request to the Enrollment Services Office. Supporting documentation such as unemployment compensation notification, divorce decree, etc. must be supplied to substantiate the student or parent’s situation.

Student or a student’s parent should consider requesting review of the student’s eligibility if either experience:

1. Loss of employment
2. Loss of income due to divorce or legal separation
3. Loss of income due to death of a spouse
4. One-time income
5. Loss or hardship due to natural disaster.

Dependency Override

A student can request to be considered independent if the student does not meet the federal requirement by submitting the Dependency Override Request form (Appendix C). The form is available from the Enrollment Services Office or by downloading it from the financial aid website. The form lists the all of the possible conditions a student can use to request a dependency override. In addition, the form lists the appropriate documentation that must be submitted to support the request. Only students who meet one of the conditions and have the necessary documentation to support their request can complete a Dependency Override Request Form. Incomplete forms including lack of supporting documentation will not be accepted by an Enrollment Services Associate.
Review

The initial review of the form and supporting documentation will be completed by an Enrollment Services Associate and if needed, the student will be contacted by email for additional supporting documentation.

A final review will be performed by the Assistant Dean Enrollment Services/Financial Aid Director. The approval or denial will be communicated to the student by email along with the reasons.

XIX. State Aid

Board of Governors Fee Waiver (BOG Fee Waiver)

The Board of Governors Fee Waiver Program is available to any California resident or AB 540 classified student who meets the financial eligibility requirements or qualifies through another program. California state law pertaining to the BOG fee waiver allows community colleges discretion in certain areas. These are COM’s practices with regards to the BOG fee waiver policies outlined in the California Community Colleges Chancellor’s Office Board of Governors Fee Waiver Program and Special Programs 2009 Program Manual.

1. COM’s Enrollment Services/Financial Aid Office considers the summer session a “trailer” for the academic year. (3.1) If a student applies for a BOG fee waiver for the summer session of 2014, the student is in effect applying for financial aid for the 2013-2014 academic year, not the 2014-2015 academic year.

2. If a student wants to qualify for the BOG fee waiver under Part A then the student must submit the BOG fee waiver application with the appropriate supporting documentation. COM does not provide any other supplemental form for use with the FAFSA for BOG Part A eligibility. (2.2.2)

3. If COM Enrollment Services enrolls a student without a social security number, then the student may receive a BOG fee waiver as long as they are a California resident or classified as AB540 and otherwise qualify for the program. (3.4.1)

4. A student who fails to register with selective service in accordance with the law (50 USC App 451 et seq.) may still receive a BOG fee waiver at COM as long as they otherwise qualify for the program. (3.4.7)

5. If a student signs the BOG fee waiver application and reports a registered domestic partnership, COM does not require additional documentation to verify the student’s status. (4.1.2)

6. If a student requests a dependency override, the student is required to submit the FAFSA. Then COM applies the same criteria used for federal purposes for that same student, doing so on a case-by-case basis and requiring the same documentation. (4.1.4)

7. If a student is independent only under the BOG fee waiver application criteria, COM accepts the information on the signed application without requiring any additional documentation. (4.1.5)

8. In order to qualify under Part A for the BOG fee waiver, COM accepts the following documentation: (4.2.2)
   a. TANF cash assistance – the student must provide a copy of their current letter from the county confirming that the student will receive assistance during the period of time for which the student is requesting financial aid. The monthly cash grant must include the dependent student or be the sole source of income for the family. Students/families receiving food stamps or CalWORKs services but no TANF cash grant are not eligible under Part A.
b. SSI/SSP – the student must provide a copy of a letter from SSI/SSP stating their projected monthly benefits or a yearly summary. In either case, the documentation must span the period of time for which the student is requesting financial aid. The benefits must include the dependent student or be the primary source of income for the family. Other associated benefits such as Social Security Disability Income (SSDI) are regular Social Security retirement benefits do not qualify under Part A.
c. General Assistance – the student must provide a print out from the county confirming that the student will receive assistance during the period of time for which the student is requesting financial aid. Evidence of the student receiving food stamps or Medi-Cal is not enough.

g. Special Circumstance – If a student wants adjustments made to the student's/family's income for Part B of the BOG fee waiver then the student must submit a FAFSA and request special circumstances consideration. Professional judgment is not used by COM for the BOG fee waiver application alone. Any consideration will be in the context of a broader determination of a student's eligibility for all types of financial assistance as provided for in Section 4.4.2 of the California Community Colleges Chancellor's Office Board of Governors Fee Waiver Program and Special Programs 2009 Program Manual. (4.3.3)

10. Title 5 of the California Code of Regulations requires documentation of those who are eligible for the BOG fee waiver program under Part B. COM requires all eligible students to self-certify their information and does not collect any additional documents. (4.3.4)

11. The BOG fee waiver is considered an award in the package of financial aid to meet the enrollment fee as assessed per the California Code of Education. The amount listed by COM is currently $644 per semester for students eligible for the program under part B. (4.5) This amount is determined annually by the following formula:

\[
\text{Average full-time enrollment units} \times \text{cost per unit} \times \$46
\]

$644

Equals BOG fee waiver award for Part B $644

For students who qualify under Part A, the amount to cover the campus transportation fee of $35 is added. The BOG fee waiver award for students qualifying under Part A is $644 + $35 = $679.

12. Students must provide documentation demonstrating eligibility for the Dependents of Law Enforcement or Fire Suppression Personnel Fee Waiver. COM requires a letter from the appropriate public agency indicating that the student is the surviving spouse, registered domestic partner or the child, natural or adopted of a deceased person who met all of the requirements of Education Code Section 68120. (5.6.1)

The letter must be on agency letterhead and indicate for the deceased person, that:
a. He or she was a resident of California;
b. He or she was employed by a public agency;
c. His or her principal duties consisted of active law enforcement service or active fire suppression and prevention;
d. He or she was killed in the performance of active law enforcement or active fire suppression and prevention duties.

13. COM establishes all students’ eligibility for the BOG fee waiver program the same day the student’s application is received. Thus, there is no “pending eligibility status”. The last day to establish eligibility for the BOG fee waiver for the fall and spring semesters is the last day of the summer semester. Similarly, students have until the last day of the summer semester to establish BOG fee waiver program eligibility for the summer semester. (6.2)
14. COM will reimburse students for fees if the student establishes BOG fee waiver eligibility after having paid the fees.

15. If COM determines that a student is eligible for the BOG fee waiver program at the time of application, then COM does not pursue the repayment of fees if the student later becomes ineligible for the program. (6.4)

16. Once a student has been determined to be eligible for one BOGW Type (A, B or C, etc), that BOGW type can be changed if the student later brings in additional information to qualify under a different BOGW type

For 2014-2015

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Year 2013 Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$16,755</td>
</tr>
<tr>
<td>2</td>
<td>$22,695</td>
</tr>
<tr>
<td>3</td>
<td>$28,635</td>
</tr>
<tr>
<td>4</td>
<td>$34,575</td>
</tr>
<tr>
<td>5</td>
<td>$40,515</td>
</tr>
<tr>
<td>Each Member</td>
<td>+$5,940</td>
</tr>
</tbody>
</table>

**Cal Grant**

**Award Packaging and Notification**

After appearing on the Cal Grant Roster, students are awarded Cal Grants if their file is complete and packaged. At that time, determination of the eligibility criteria for the Cal Grant award is done.

New and Renewal Cal Grant recipients are notified of their Cal Grants on their award notification from the school and the CA Student Aid Commission. Revised award notifications are emailed to students if the Cal Grant is added subsequent to the initial award notification. Students are also able to review their awards, including the Cal Grant, online via the campus student portal at any time.

**Disbursement of Funds**

Cal Grant B Access and Books Supplies payments are credited to student's account no earlier than 10 days before the start of the semester. The same is true for Cal Grant C payments. Cal Grants are disbursed in one payment per term at the beginning of the semester. After the semester begins, Cal Grants are disbursed weekly throughout the term as students become eligible for the funds and enrollment is verified.

**Funds Credited to Student Account**

Cal Grant B and C payments are credited to student accounts along with other financial aid. Cal Grant funds are used to pay for mandatory institutional charges in all cases unless the student notifies the Enrollment Services/Financial Aid Office in writing to not use their Cal Grant funds in this manner. This authorization from the student would affect future Cal Grant payments until canceled by the student.

**Refunds and Repayment**
Since College of Marin only awards Cal Grant B and C awards which are not specifically for tuition and fees, the college does not consider Cal Grants in the federal Return to Title IV calculations. Eligibility for Cal Grant awards (i.e. Satisfactory Academic Progress, Enrollment, Eligible Program, Default Status, Residency, etc.) is checked at the time of awarding and again at the time of disbursement preventing the need for repayment.

**Over-awards**

At the time Cal Grants are awarded, any over-awards are resolved by reducing other aid sources or the Cal Grant award so students do not exceed need or Cost of Attendance. Prior to each disbursement, over-award reports are worked to identify any new over-awards as the result of additional resources. Any students receiving Cal Grants would be part of those reports and any over-awards resolved.

**California Chafee Grant**

COM participates in the Chafee Grant Program. The California Chafee Grant is awarded to current or former California foster youth to help pay for college or career and technical training. A Chafee Grant is a federal and state funded grant subject to yearly availability of funds.

To qualify, the student must:
- Be a current or former foster youth*
- Not have reached your 22nd birthday as of July 1 of the award year
- Have financial need
- Be enrolled in a minimum of 6 credits

*To qualify, foster youth dependency of the court must have been established between the ages of 16 and 18.

COM receives checks from CA Student Aid Commission for each individual student. Eligibility for Chafee Grant awards (i.e. Satisfactory Academic Progress, Enrollment, Eligible Program, Default Status, Residency, etc.) is checked at the time of awarding and again at the time of disbursement preventing the need for repayment. If the student is found to be eligible, the check is submitted to the Cashier’s Office where it is disbursed to the student. If the student is found not eligible, the check is returned to the CA Student Aid Commission.

**XX. Federal Aid**

**Federal Pell Grants**

COM awards Federal Pell Grants to eligible undergraduate students based on their COA, EFC and total percentage of Pell already received.

**FSEOG Selection and Awarding**

The COM Enrollment Services/ Financial Aid Office awards these grants to undergraduate students. The following categories of students are eligible for an SEOG award:

1. Students who are in receipt of a Pell Grant
2. Students who apply before March 2\(^{nd}\) (priority deadline)
3. Students who have greatest need (0 EFC)
4. If remaining funds exist, students who have 0 EFC, but applied after March 2\(^{nd}\)
5. If remaining funds exist, students who have greater than 0 EFC

Unlike Pell Grants, there’s no guarantee every eligible student will receive one. In addition, funds are limited. Students can receive FSEOG if they are enrolled in at least 1 credit.
Federal Work Study (FWS) Selection and Awarding

FWS is awarded on a first come, first served basis if enough financial need exists until all funds are exhausted regardless of dependency or enrollment status. Students must complete a FWS application.

If a student is offered Federal Work Study as part of his/her financial aid package, the COM Financial Aid Office will direct students to postings for part-time job on or off campus. If possible, students will be placed in work related to his/her studies or career plans, or in community service. A student will generally earn between $8.00 and $13.00 per hour and be paid once per month.

Federal Direct Loans

COM offers subsidized and unsubsidized Federal Direct Student Loans. All loan applicants must follow the process listed below:


2. Complete Loan Request Form.

3. Upon withdrawal or graduation from COM, a student must complete loan exit counseling at https://studentloans.gov.
   a. Students will be notified of the requirement to complete exit counseling if the student withdraws from classes or graduates via email in Banner.
   b. COM will process the withdrawal report in Banner each week to determine students needing to have R2T4 calculations completed.
   c. Students on the report will be reviewed for student loan borrowing. If a student has borrowed, an exit counseling email will be sent to the student via Banner.
   d. At the end of each semester, a report will be run in Banner to determine students who have graduated and have borrowed student loans. Students on this report will be sent an exit counseling email.
   e. Students emailed exit counseling notification will also be sent the Exit Counseling Guide for Federal Student Loan Borrowers.

Disbursement of Title IV Funds to students

Timeline for the disbursement of Title IV funds to students is as follows:

Disbursement of Pell Grant
1. First day of class – Funds will be disbursed to the students’ accounts if they have been awarded Pell Grant and are enrolled in at least one credit.
2. The amount of the disbursement on the first day of class will be ½ of the scheduled amount for the semester.
3. End of add/drop period (Freeze Date)– The second ½ of the scheduled amount for the semester will be disbursed to the students’ accounts if they have maintained enrollment as the same level FT, ⅔ time, ½ time, <1/2 time.
4. Students who at the end of the add/drop period have added or dropped classes will have their Pell Grant awards adjusted based on their enrollment status on this date.
   a. Students who have added classes could be eligible for an increased amount and will be disbursed the remaining amount for which they are entitled.
   b. Students who have dropped classes may
      i. Be eligible for the remaining ½ of their original scheduled amount
      ii. Be eligible for less than the ½ of their original scheduled amount
      iii. Be eligible for 0
iv. May owe fund back to COM
   c. Students who owe funds back to COM as a result of dropping classes for example, enrolled in 12 credits and drop down to 3 credits, will be notified via email. A financial aid hold will be placed on their Banner account
   d. Students who become eligible for a Pell Grant after the end of add/drop, will receive the full scheduled amount for the semester based on their enrollment on the date of disbursement.

Disbursement of Direct Loans and SEOG
1. End of add/drop period – Students who are enrolled in 6 or more credits will receive the full amount of their DL for the semester
2. At the time of the disbursement, students will be notified via Banner email of the DL disbursement. Included in the email will be information on how to cancel the loan disbursement and the timeline for cancellation.
3. Students enrolled in at least 1 credit will receive the full amount of their SEOG for the semester

Reporting Disbursements to the Common Origination and Disbursement System (COD)
COM must report the amount and date of disbursement of federal funds for each student to the U.S. Dept. of Education. The timing of the disbursement to the student’s account on Banner and the transmission of this data to COD will occur as follow
   1. Weekly disbursement of federal funds to students’ accounts batch via Banner reporting—
      Pell Grant – Monday
      Direct Loan – Tuesday
   2. Immediately following disbursement, Enrollment Services will send report output of disbursements via email to The Fiscal Services Office immediately following disbursement process
   3. Immediately following disbursement, Enrollment Services will originate a file of Pell Grant and Direct Loan disbursements through Banner
   4. Origination report will be transmitted via EdConnect software to COD

Fiscal Services
In order to ensure compliance with Department of Education Regulations pertaining to separation of duties for disbursement of financial aid funds the following is established.

The Chief Business Officer and/or designee, shall be responsible for disbursing financial aid funds as outlined in the Blue Book published by the U.S. Department of Education and other generally accepted accounting procedures.

COM has contracted U.S. Bank to deliver all refunds to students. A student can choose to receive a refund in one of three ways:
   1. Direct deposit into a current bank account
   2. Direct deposit on a U.S. Bank prepaid mastercard
   3. Paper check by U.S. mail

A student must log into their MyCOM portal account and click on the financial aid tab, then MyCom Refunds link, select a preferred method.

XXI. MyCOM Portal
The Enrollment Services Office sends all correspondence via the student’s individual MyCOM portal. This portal is established upon acceptance for admissions to COM. Students must log into their MyCOM portal to review information pertinent to their financial aid including:
1. Document Tracking Requirements
2. Award Information
3. Satisfactory Academic Progress Status
4. Loan Exit Interview Notification
5. Other correspondence

It is the responsibility of the student to check their financial aid status on a regular basis and respond to any correspondence via email to financial.aid@marin.edu or by stopping by the Enrollment Services Office at either Kentfield or IVC.

XXII. National Student Loan Data Systems (NSLDS) Reporting

COM reports students’ enrollment status to the Student Clearinghouse. The Student Clearinghouse processes COM’s submission and then transmits the information to the NSLDS for purposes of student loan borrower tracking. The process involves both IT and the Enrollment Services Office. It is as follows:

1. Reminder Email is received in advance from Student Clearinghouse
2. Reminder email is sent from Enrollment Services Office to IT. IT is instructed to update the enrollment file on the date the report will be submitted to the Clearinghouse
3. On the date of the submission, IT informs Enrollment Services that the update has occurred
4. Enrollment Services follows a step-by-step process in Banner for checking and running the appropriate reports
5. After the reports are completed, Enrollment Services logs into the Clearinghouse and uploads the file
6. A successful transmission email is received.
7. After the Clearinghouse processes the file in full, an email is received if errors or rejected records have been found.
8. The Enrollment Services Office will resolve the errors and rejects by following a step-by-step process in Banner. For example, students who have been rejected due to SSN conflict must be notified to submit a copy of their SSCard to clear the conflict. Students will be notified via email to submit SS Cards.
APPENDIX A

SATISFACTORY ACADEMIC PROGRESS STANDARDS
All students must maintain satisfactory academic progress to be eligible for student financial aid funds. These standards are established by the Financial Aid Office in accordance with federal regulations. Satisfactory Academic Progress is evaluated for all applicants after the fall, spring, and summer semesters. Students will receive notification only if they are NOT making satisfactory progress according to the following guidelines.

1. Enroll in a Program of Study and Follow an Education Plan:
   All students must be enrolled in the courses required for their program as outlined in the College catalog.

2. Maintain a Minimum 2.0 Grade Point Average:
   All students receiving financial aid at College of Marin must maintain a cumulative 2.00 GPA, which is the equivalent of a ‘C’ average.

3. Complete a Program Within 90 Attempted Units for AA/AS & Transfer Programs, or Within 150% of Required Units for Certificate Programs:
   The maximum cumulative units allowed for completing a degree or transfer program is 90 units. Up to 30 units of (non-degree applicable) remedial or ESL coursework will be excluded from the maximum time frame assessment -they will be counted for GPA and pace assessments. Certificate programs must be completed within 150% of the total required units as stated in the catalog. Note: This includes semesters students do not receive financial aid and all units in which they enroll (including courses students do not complete).

4. Complete 2/3 of Enrolled Units Each Semester:
   Each semester all students must successfully complete at least 67% (2/3) of the units in which they are enrolled. Completion requirement:
   **Credits Enrolled Credits that must be completed**
   15 10
   14 9
   13 9
   12 8
   11 8
   10 7
   9 6
   8 6
   7 5
   6 4
   A grade of A, B, C, D, or P indicates successful completion. Grades of F, NP, I, IP or W or Drop are not considered successful completion of a course, but do count toward the 90-unit maximum. A class repetition may be eligible for financial aid but only if it is approved by the College and is in compliance with Federal Financial Aid guidelines for repeatability.

WARNING STATUS:
Financial Aid Academic Warning status is assigned for one semester. During that semester students who are eligible may continue to receive financial aid. Students are recommended to meet with an academic counselor and file or update an educational plan during this time.

DISQUALIFICATION:
Students who do not meet satisfactory progress at the end of their warning semester will lose their eligibility for all federal and state financial aid programs, except for enrollment fee waivers.
RESTORING ELIGIBILITY
Students wishing to restore their eligibility, must do the following:

a. See an academic counselor and make an educational plan
b. Enroll in and complete with a minimum of a grade of C or better six or more credits applicable toward their degree or certificate
c. Complete a Request to Restore Financial Aid Eligibility for the next (future) semester.

APPEALS
Students wishing to appeal their disqualification status may do so based on limited circumstances:

a. Illness or disability during the affected semesters (must submit medical or disability documentation)
b. Death of immediate family member during the affected semesters (must submit death certificate)
c. Other situations outside of students control (must submit detailed evidence)
APPENDIX B

Student Budgets

* Non-California residents add $5,908 tuition cost per year for full-time (14 units) students ($211/unit).

<table>
<thead>
<tr>
<th></th>
<th>Living with parent/relative</th>
<th>Living away from home</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Enrollment Fees</td>
<td>$1,416</td>
<td>$1,416</td>
</tr>
<tr>
<td>2. Books $ Supplies</td>
<td>$1,620</td>
<td>$1,620</td>
</tr>
<tr>
<td>3. Room &amp; Board</td>
<td>$4,923</td>
<td>$17,067</td>
</tr>
<tr>
<td>4. Personal Expenses</td>
<td>$3,078</td>
<td>$2,817</td>
</tr>
<tr>
<td>5. Transportation</td>
<td>$963</td>
<td>$1,080</td>
</tr>
<tr>
<td><strong>Total for California Residents:</strong></td>
<td><strong>$12,000</strong></td>
<td><strong>$24,000</strong></td>
</tr>
</tbody>
</table>

1. Fees: Represents the cost of enrollment fees at $46 per unit for 14 units per semester for two semesters, Student Health Fees at $19 per semester for two semesters, Transportation Fee at $35 per semester for two semesters and Student Rep Fee at $1 per semester for two semesters.
2. Books and Supplies: Includes books, educational supplies, course materials, and computer-related expenses excluding the purchase of a personal computer.
3. Room and Board: Includes rent, food, snacks, household supplies and utilities.
4. Personal Expenses: Includes clothing, laundry and dry-cleaning, personal care, gifts, recreation, medical, etc.
5. Transportation: Represents travel to and from parent’s residence and transportation costs to and from work (e.g., bus fare, gasoline, tolls and parking).
APPENDIX C

Dependency Override Request Form

Name: ____________________________________________ Social Security #: __________________________

Last ____________________________________________ First ______________________________________

1. Please identify the reasons why you consider yourself to be independent:
   a. _____ I do not live with my parents. Last date you lived with either of your parents: __________
   b. _____ I do not have contact with either of my parents. Last date you had contact with either of your parents: __________
   c. _____ One of my parents is deceased and I don’t have contact with the other. Deceased parent’s name and date of death: __________________________
   d. _____ I live with a relative or friend who is not my legal guardian. I have been living with him/her since: ________________________
   e. _____ I support myself entirely. I am employed at _______________________. And I earn $__________ per hour. My rent is $________ per month. List all other payments you make including type and amount: ________________________________________________________________
   f. _____ Other Please explain: ____________________________________________________________

2. You must provide documentation to support all of the above statements that you checked. Example: If you live with a relative, you must provide a statement from the relative explaining your living situation and if he/she supports you, etc.

The following reasons aren’t considered sufficient for independency:
   Parents refusing to contribute to the student’s education
   Parents unwilling to provide information on the FAFSA or for verification
   Parents not claiming the students as a dependent for income tax purposes

The information I provided is true and correct. I understand that any misleading or false information could be subject to disciplinary action.

Signature: ____________________________________________ Date: __________________________

3. Please provide the signature and title of someone who can provide independent verification of your circumstances. Examples could be a teacher, counselor, foster parent, grandparents, officer of the court, etc.

Name: ____________________________________________ Signature: __________________________

Title or Relationship ____________________________________________ Date: ________________

Financial Aid Office Certification ____________________________________________ Date: ________