

## Your Financial Award Notification letter is your offer of financial aid for the school year.

### FINANCIAL AID ELIGIBILITY

To receive financial aid, you must:

- Have a high school diploma or GED certificate;
- Be enrolled in an eligible program of study that leads to a Spokane Colleges degree or certificate;
- Maintain satisfactory academic progress toward your degree or certificate as outlined in the Spokane Colleges Financial Aid Satisfactory Academic Progress Policy;
- Not be in default on a federal subsidized/unsubsidized, PLUS or Perkins Loan at any institution (for federal aid recipients);
- Not owe a repayment of a federal grant received at any institution (for federal aid recipients).
- Not owe a repayment of a state grant or state loan received at any institution (for state aid recipients).

### AWARD TERMS AND CONDITIONS

The financial aid award offer is subject to the availability of funds and the Department of Education, Washington Student Achievement Council and Spokane Colleges reserve the right to withdraw, reduce or modify grant aid, work study and loans due to funding limitations and/or failing to meet financial aid eligibility requirements.

To avoid delays in funding and ensure accurate financial aid refund disbursements, you should make every effort to finalize your class schedule two weeks before the quarter start date.

The Pell Grant and Washington College Grant/ College Bound Scholarship disbursement amounts are calculated using **Enrollment Intensity**—which is a percentage value based on the number of credits a student is enrolled by census day, rounded to the nearest whole percent.

For federal and state student aid purposes, full-time enrollment is 12 credits hours. The chart below illustrates enrollment intensity relative to full-time enrollment. Note that enrollment intensity cannot exceed 100% for purposes of enrollment intensity proration:

Credit Hours	Enrollment Category (Old)	Enrollment Intensity (New)
12 (or more)	Full Time	100% of the award
11	Three-Quarter Time	93% of the award
10		82% of the award
9		75% of the award
8		67% of the award
7	Half-Time	58% of the award
6		50% of the award
5		42% of the award
4	Less-than-Half-Time	33% of the award
3		25% of the award
2		17% of the award
1		8% of the award

Adding and dropping classes *prior* to the census date may change your award eligibility and affect future financial aid eligibility. Enrollment levels will not be adjusted for classes added after the census date.

If you enroll in a class but do not attend, the Financial Aid Office will consider this an unofficial withdrawal and may bill you for the aid you were not eligible to receive.

If you unofficially or officially withdraw from classes prior to the 60% point in time of the quarter, you may owe part or all of the aid you received back to the financial aid programs.

## FINANCIAL AID AWARD DEFINITIONS AND ELIGIBILITY REQUIREMENTS

Awards are based on the information received from the Free Application for Federal Student Aid (FAFSA) or the Washington Application for State Financial Aid (WASFA) for students not eligible to complete the FAFSA.

**Grant and Tuition Waivers** do not have to be repaid. Both can be used to pay tuition and fees.

**Loans** must be repaid after you graduate or leave school. Loans can be used to pay tuition and fees.

**Work Study** is a job and **does not pay** tuition and fees at the beginning of the quarter.

<b>AID NOTIFICATION LETTER</b>		
<b>Award Letter Name</b>	<b>Award Name and Definition</b>	<b>Award Eligibility Requirements and Conditions</b>
Subsidized Direct Loan	Federal Direct Subsidized Loan:  Need based loan that must be repaid.	<ul style="list-style-type: none"> <li>• Must meet financial aid eligibility requirements;</li> <li>• Subject to Award Terms and Conditions;</li> <li>• Must complete the loan entrance counseling and master promissory note.</li> <li>• Must be enrolled in at least 6 credits</li> </ul>
Unsubsidized Direct Loan	Federal Direct Unsubsidized Loan:  Non-need based loan that must be repaid.	<ul style="list-style-type: none"> <li>• Must meet financial aid eligibility requirements;</li> <li>• Subject to Award Terms and Conditions;</li> <li>• Must complete the loan entrance counseling and master promissory note.</li> <li>• Must be enrolled in at least 6 credits</li> </ul>
Supplemental Educ Opportunity Grant	Federal Supplemental Educational Opportunity Grant:  Need-based grant program for students that demonstrate exceptional need.	<ul style="list-style-type: none"> <li>• Must meet financial aid eligibility requirements;</li> <li>• Subject to Award Terms and Conditions.</li> </ul>
Opportunity Grant Tuition  Opportunity Grant Books	Opportunity Grant:  Need based grant for students enrolled in an eligible OG program.	<ul style="list-style-type: none"> <li>• Must meet financial aid eligibility requirements;</li> <li>• Subject to Award Terms and Conditions;</li> <li>• Must be a Washington State resident;</li> <li>• Have a family income at or below 200% of the federal poverty level.</li> </ul>
WA State Opportunity Scholarship	WA State Opportunity Scholarship  Need based scholarship for students enrolled in an eligible program	<ul style="list-style-type: none"> <li>• Must meet financial aid eligibility requirements;</li> <li>• Subject to Award Terms and Conditions;</li> <li>• Must be a Washington State resident;</li> <li>• Must be pursuing an eligible high-demand major in science, technology, engineering, math (STEM) or health care.</li> <li>• Must be working toward a first bachelor's degree, BA Scholarship Only (i.e. four-year degree).</li> </ul>

		<ul style="list-style-type: none"> <li>For additional requirements, please visit <a href="http://www.waopportunityscholarship.org">www.waopportunityscholarship.org</a>.</li> </ul>
Federal PELL Grant	<p>Federal Pell Grant:</p> <p>Need based grant program for low-income undergraduate students.</p>	<ul style="list-style-type: none"> <li>Must meet financial aid eligibility requirements;</li> <li>Subject to Award Terms and Conditions;</li> <li><b>Students with a bachelor's degree cannot be considered.</b></li> </ul>
WA College Grant (WCG)	<p>WA College Grant:</p> <p>Washington College need-based grant for resident students.</p> <p>If you are a WCG recipient financial aid counseling is available at:</p> <p><a href="http://wsac.wa.gov/sfa-overview">wsac.wa.gov/sfa-overview</a></p>	<ul style="list-style-type: none"> <li>Must meet financial aid eligibility requirements;</li> <li>Subject to Award Terms and Conditions;</li> <li>Must be a Washington State resident;</li> <li>Cannot be pursuing a degree in theology;</li> <li>You may <i>voluntarily</i> make financial contributions to the Washington Student Achievement Council in recognition of this grant. Contributions will be used to provide financial assistance to other students;</li> <li>You do not owe a repayment to any state aid program.</li> <li>Must be enrolled in at least three (3) credits per term.</li> <li><b>Students with a bachelor's degree cannot be considered.</b></li> <li>If you fail to cash the check containing state funds or pick up any remaining funds by the close of the academic year, funds shall be returned to the program at WSAC and treated as declined by the student</li> </ul>
Federal Work Study	<p>Federal Work Study:</p> <p>Work study is a job that helps fund your education and provides occupational experience in your program of study. Need based.</p> <p>Funds are paid as earned.</p>	<ul style="list-style-type: none"> <li>Must meet financial aid eligibility requirements;</li> <li>Subject to Award Terms and Conditions;</li> <li>Work Study students must attend mandatory orientation.</li> <li><b>SCC:</b> Complete and submit the Work Study Form which will be emailed</li> <li><b>SFCC:</b> Watch for an information email from the Work Study Office</li> </ul>
State Work Study	<p>State Work Study:</p> <p>Work study is a job that helps fund your education and provides occupational experience in your program of study. Need based.</p> <p>Funds are paid as earned.</p>	<ul style="list-style-type: none"> <li>Must meet financial aid eligibility requirements;</li> <li>Subject to Award Terms and Conditions;</li> <li>Work Study students must attend mandatory orientation.</li> <li>Must be a Washington State resident</li> <li><b>SCC:</b> Complete and submit the Work Study Form which will be emailed</li> <li><b>SFCC:</b> Watch for an information email from the Work Study Office</li> </ul>
Tuition Grant	<p>Tuition Grant:</p> <p>Need based institutional grant.</p>	<ul style="list-style-type: none"> <li>Must meet financial aid eligibility requirements;</li> <li>Subject to Award Terms and Conditions.</li> <li>Washington Resident</li> </ul>
W03 Tuition Waiver	<p>Tuition Waiver:</p> <p>Need based institutional waiver.</p>	<ul style="list-style-type: none"> <li>Must meet financial aid eligibility requirements;</li> <li>Subject to Award Terms and Conditions.</li> </ul>

		<ul style="list-style-type: none"> <li>• Tuition must be assessed in order to receive. If tuition is reduced or other sources are paying for tuition, this may impact the total waiver offer.</li> <li>• Washington Resident</li> </ul>
College Bound Scholarship	Washington State need based Scholarship for resident students	<ul style="list-style-type: none"> <li>• Must meet financial aid and WCG eligibility requirements.</li> <li>• Must graduate from a Washington High School with at least a 2.0 cumulative GPA. Students may be eligible for College Bound Scholarship at a Community and Technical College in Washington if they did not meet graduate with a 2.0 GPA.</li> <li>• Must meet 65% MFI Requirement.</li> </ul>

## TUITION PAYMENT

- Review the Spokane Colleges Quarterly Combined Class Schedule “Important Dates to Remember” to determine your Tuition Payment Due Date.
- Financial aid funds that can pay tuition (see chart) will automatically apply to your tuition at time of disbursement
- If your financial aid funding is not sufficient to pay your full tuition, fees and other charges, **you are responsible for paying the balance of your tuition and fee charges each quarter.**

## FINANCIAL AID REFUNDS

If your financial aid awards (excluding Work Study) exceed your tuition, fees and other charges, you will receive a refund for the balance.

Spokane Colleges (SPOKANE COLLEGES ) has partnered with Bank Mobile, a financial services company focused solely on higher education, to offer faster delivery of refunds to students. For more information about BankMobile, visit this link: [bankmobiledisbursements.com/how-it-works/](http://bankmobiledisbursements.com/how-it-works/)

1. The Bank Mobile Vibe account (a bank debit card)
2. ACH Deposit (funds deposited into an existing bank account)
3. Paper Check (issued and mailed to your home address)

## FINANCIAL WELLNESS RESOURCES

SPOKANE COLLEGES has teamed up with ECMC to provide financial education that’s interactive and easy to use. For more information, visit the links:

For SCC: [scc.spokane.edu/How-to-Pay-for-College/Tools-Links/Financial-Wellness](http://scc.spokane.edu/How-to-Pay-for-College/Tools-Links/Financial-Wellness)

For SFCC: [sfcc.spokane.edu/How-to-Pay-for-College/Tools-Links/Financial-Wellness](http://sfcc.spokane.edu/How-to-Pay-for-College/Tools-Links/Financial-Wellness)

# Retain this information for your files



Spokane Colleges does not discriminate on the basis of race, color, religion, national origin, sex, disability, sexual orientation or age in its programs, activities or employment. Direct all inquiries regarding equal opportunity compliance and/or grievances to chief strategy and administration officer, Spokane Colleges, 501 N. Riverpoint Blvd., P.O. Box 6000, MS1004, Spokane, Wash. 99217-6000 or call 509.434.5037. Direct all inquiries or grievances regarding access and Title IX to the chief compliance officer, 2917 W. Whistalks Way, MS 3027.