



# Community Colleges of Spokane FINANCIAL AID NOTIFICATION INFORMATION SUMMARY

## 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 CCS degree or certificate;
- Maintain satisfactory academic progress toward your degree or certificate as outlined in the Community Colleges of Spokane Financial Aid Satisfactory Academic Progress Policy;
- Not be convicted under federal or state law for a drug-related offense while receiving federal student aid;
- Not be in default on a federal subsidized/unsubsidized, PLUS or Perkins Loan at any institution;
- Not owe a repayment of a federal or state grant received at any institution.

### 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 Community Colleges of Spokane 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 financial aid award offer is based on full-time enrollment. Awards will be adjusted based on actual credit enrollment census day:

Full-Time	12 or more credits	100% of the award
Three-quarter time	9 to 11 credits	75% of the award
Half-time	6 to 8 credits	50% of the award
Less than half-time	1 to 5 credits	Limited financial aid, Pell and Washington College Grant only

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).

**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> </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> </ul>
Federal Work Study	Federal Work Study:  Work study is a job that helps fund your education and provides occupational experience in your program of study. Need Based.  Funds are paid as earned.	<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>
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, (i.e. four-year degree).</li> </ul>

		<ul style="list-style-type: none"> <li>For additional requirements, please visit <a href="http://www.readysetgrad.org/college/financial-aid-101">www.readysetgrad.org/college/financial-aid-101</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: <a href="http://www.opportunitypathways.wa.gov">www.opportunitypathways.wa.gov</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 grant nor are you in default on a state student loan.</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><b>WCG cannot exceed tuition and fee amounts</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>
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> </ul>
Need Base 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>
Student Activity Grant	<p>Student Activity 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> </ul>
College Bound Scholarship	<p>Washington State need based Scholarship for resident students</p>	<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.</li> <li>Must meet 65% MFI Requirement.</li> </ul>

## TUITION PAYMENT

- Review the Community Colleges of Spokane 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.

Community Colleges of Spokane (CCS) 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

CCS 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

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