

# Community Colleges of Spokane 2017-2018 FINANCIAL AID TERMS AND CONDITIONS

Please print in blue or black ink.				
Last Name	First Name	N	/II	
Social Security # ctcLink EMPL ID Number				
ENROLLMENT INFORMATION				
Please indicate the campus that you will be attending: SCC SFCC				
<ol> <li>Please indicate <u>ALL</u> Quarters that y Summer 2017 (Priority Funding)</li> <li>Fall 2017 (Priority Funding Dates)</li> <li>Have you or will you attend another</li> </ol>	Date: April 14,	Winter 2018 (Priority Funding D Spring 2018 (Priority Funding D	ate: October 20, 2017) ate: February 09, 2018)	
If YES, indicate quarters: Summer 2017 Fall 2017 Winter 2018 Spring 2018				
If YES, list the education institution you have attended or will attend:				
School	City/State	Dates attended/attending: Month/year to month/year	Financial aid recipient?	
			Yes No	
3. Do you have a degree: Yes No If Yes, what degree: AA AS BA/BS				
4. Are you incarcerated? Yes No				
5. SFCC students ONLY Are you a veteran? No Yes Are you Active duty? No Yes Dates of Service //_ to //_				
6. Estimated completion/graduation date from this college: quarter/year				
7. Do you want to borrow a William D. Ford Direct Loan that you pay back?				
<b>No,</b> I do not wish to borrow a loan at this time.				
<b>Yes,</b> If yes, read and follow the instructions below.				
If you have <b>NEVER BORROWED A LOAN FROM THIS COLLEGE</b> , complete the steps on the <u>school's</u> web site: <b>SCC:</b> <u>www.scc.spokane.edu/?finaidford2</u> or <b>SFCC:</b> <u>spokanefalls.edu/Admissions/FinancialAid/FordDirectLoans.aspx</u> These steps include: <b>Entrance Counseling</b> (loan information), and <b>Master Promissory Note</b> (legal binding contract for the loan you are borrowing).				
All students are OFFERED Subsidized and/or Unsubsidized Direct Loans, based on eligibility. Federal Direct Loans are a type of financial aid that must be repaid after you graduate, withdraw, or fall below half-time status. You must be registered half-time, in at least six (6) credits to be eligible for loan funding. Loans can be used to pay tuition, fees and other living expenses.				
Once awarded loan funding, <u>you must accept or decline your offered loans.</u> When you receive your award notification go to your service center. Locate the Financial Aid section, click on Offer/Accept and follow the link to accept or decline your loan offer. You may accept part or all of your awarded loans or fully decline all loan offers. Loan awards will NOT be disbursed until you have accepted your chosen amount and completed the required Entrance Counseling and Master Promissory Note. Follow the links above to complete those requirements.				

<u>PLEASE NOTE</u>: Once loans are in an offered state, the student has fourteen (14) days to accept the loan(s), or they will be cancelled.

## FIRST-TIME BORROWERS IN THEIR FIRST YEAR OF THEIR PROGRAM AND WITHOUT PRIOR LOAN BALANCES:

Loan funds cannot be disbursed until the 31st day of your first quarter. Loan-only students will have their tuition deferred until loan funds can be disbursed ONLY if their loan amount is sufficient to cover the full tuition amount. <u>ONE-QUARTER LOANS</u>: If you are borrowing a loan for one quarter only, the second half of your loan funds will be disbursed at mid-quarter.

### Be sure to read and sign on back

# 2017-2018 CCS FINANCIAL AID CONTRACT

Once you complete the FAFSA and submit all other required documents, your file is ready to review. We review your file and determine the types and amounts of aid you are eligible for. A Financial Aid Notification of Award letter is sent to your email address. There are specific federal and state requirements you must follow to keep your financial aid award and maintain your future eligibility. It is important for you to understand these requirements. Please read and indicate your acceptance at the end of this document.

#### **Program of Study**

Your program of study is the degree or certificate you plan to work on while attending. You are required to choose and work on a program of study that is offered at the college you are attending. We report your program of study to the Department of Education and the amount of aid you receive while working on your program is monitored by the Department of Education. Your program of study must be approved to receive financial aid funding. You must notify the financial aid office if you plan to change your program of study.

#### Satisfactory Academic Progress

I have read the CCS Satisfactory Academic Progress Policy and I understand that my continued financial aid eligibility will be contingent upon maintaining satisfactory academic progress each quarter of enrollment. I understand that this policy applies to ALL periods of enrollment whether or not I previously received financial aid.

#### **Census Dates**

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 which is the 10th school day for fall, winter, spring, and 8th school day for summer.

#### **Financial Aid Refunds**

CCS has partnered with Bank Mobile to provide students with faster financial aid refund services and offer more choices.

After submitting required documents to the Financial Aid office, a Bank Mobile 'Refund Selection Kit' with activation instructions will be ordered through Bank Mobile and mailed to the student's address on file with the admissions office. By using the Refund Selection Kit, you will choose how you wish to receive balances (if any) of financial aid after tuition and fees are paid. If you do not receive your Refund Selection Kit within 2-3 weeks after submitting required financial aid documents, please contact your school's Financial Aid Office.

#### Student Authorizations

I understand if I miss the Financial Aid Priority Deadline I am responsible to pay my tuition or officially withdraw from all of my classes.

I authorize SCC and SFCC to use post withdrawal disbursements (Federal Title IV funds earned but not received at the time of withdrawal) to pay for current outstanding discretionary fees and minor prior year charges.

I authorize SCC and SFCC to use post withdrawal disbursements to pay down my outstanding Federal Title IV education loan balance.

I understand that I may contact the financial aid office to modify or rescind any or all authorizations listed above. If I rescind an authorization, funds will be disbursed directly to me or my parents and I will be obligated to pay all debts owed to SCC and SFCC. I understand that outstanding debt obligations will prevent me from future SCC and SFCC registration and release of official SCC and SFCC transcripts.

I understand that my financial aid award is based on the information in file at the time the award is made. If additional documentation is received that changes my eligibility, I acknowledge that I am responsible for any amounts due as a result of the change.

I understand that my financial aid award offer is subject to availability of funds and CCS reserves the right to withdraw, reduce, or modify the award due to funding limitation or changes of circumstances.

I voluntarily consent to participate in electronic transactions. I understand that I can rescind this by going to the Financial Aid office to complete required forms.

Certification: By signing below, I understand and agree to the above outlined CCS Financial Aid contract. Any exceptions are noted and initialed above. I declare that the information submitted is true and complete to the best of my knowledge. I give the CCS Financial Aid Office(s) permission to release, request and/or verify information to agencies in order to secure funds for financing my education.

Student Signature	Date
Spokane Community College	Spokane Falls Community College
1810 N Greene Street • MS 2152 • Spokane WA 99217	3410 W Fort George Wright Dr • MS 3172 • Spokane WA 99224
Fax: 509-533-7425 • Website: www.scc.spokane.edu	Fax: 509-533-3547 • Website: www.spokanefalls.edu
	E-mail: sf-finaid@sfcc.spokane.edu