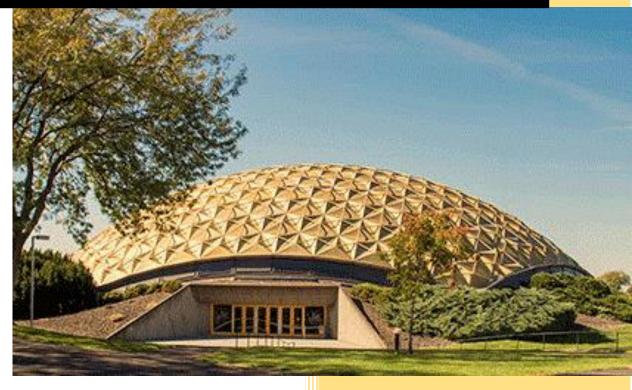


Walla Walla Community College

...Your Best Choic<mark>e</mark>

# 2023-24

# Financial Aid Guide



This guide may be updated without notice at any time. Updates may include new information, corrections, links, etc. Policies referenced in this guide are updated separately.

Office of Financial Aid Walla Walla Community College Iuly 2023

#### Financial Aid Office • 500 Tausick Way • Walla Walla, WA 99362 Phone: (509) 527-4301 • Fax: (509) 527-1875 • <u>financial.aid@wwcc.edu</u> www.wwcc.edu/financial-aid

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# ELIGIBILITY REQUIREMENTS

All students are encouraged to apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA). In general, students must meet the following criteria to be eligible for federal student aid:

- Be a U.S. citizen or eligible non-citizen
- Be a regularly admitted student to Walla Walla Community College (not Running Start)
- Have a completed high school diploma or GED
- Not owe an overpayment on a federal grant
- Not be in default on a federal student loan
- Be enrolled in an eligible degree or certificate program
- Maintain satisfactory academic progress

Students who cannot complete the FAFSA due to citizenship status, defaulted loans or federal grant overpayments can apply for state financial aid by completing the Washington Application for State Financial Aid (WASFA). To be eligible for state financial aid students must:

- Be a Washington State resident
- Be a regularly admitted student to Walla Walla Community College (not Running Start)
- Have a completed high school diploma or GED
- Not owe a repayment on a state grant
- Not be in default on a state loan
- Be enrolled in an eligible degree or certificate program
- Maintain satisfactory academic progress

## **APPLICATION PROCESS**

Students can start the annual application process as early as October 1\* by completing either the Free Application for Federal Student Aid (FAFSA) or the Washington State Application for State Financial Aid (WASFA). The FAFSA/WASFA is used to determine which types of financial aid a student may be eligible to receive.

The Financial Aid Office may request additional information to complete a student's application after receiving the FAFSA or WASFA. Information needed will be requested through the student's "To Do" list in WarriorLink and communicated by email using preferred email address. Students are encouraged to complete all required information by each term's priority processing date to avoid delays in receiving their financial aid offer.

Term	Priority Deadline
Fall 2023	May 1 <sup>st</sup>
Winter 2024	November 1 <sup>st</sup>
Spring 2024	February 1 <sup>st</sup>

\*The Department of Education has not confirmed and official release date for the 2024-25 FAFSA. It is anticipated to be sometime in December 2023.

# VERIFICATION

Verification is a review process where the Financial Aid Office ensures the accuracy of information reported on the FAFSA. Students are selected for verification by the Department of Education at the time they complete the FAFSA. Documents required for verification may include: Income Verification Form, Household Verification Form, tax transcripts or copies of 1040 tax forms and schedules, W-2 forms, verification of non-filing, and identity verification. Other documents may be requested as needed to resolve conflicting information found during verification.

Students who are selected for verification will be notified of the documents required through their "To Do" list in WarriorLink. All required documents should be turned in by the priority processing date to complete your file. Financial aid funds will not be awarded until verification is completed.

#### **FINANCIAL NEED**

Financial need is determined using two components: Student Aid Index (SAI) and Cost of Attendance.

#### Student Aid Index (SAI)

The SAI (previously know as the Expected Family Contribution or EFC) is determined based on the information provided on the FAFSA or WASFA. The number is calculated using the federal methodology formula approved by Congress. The formula considers information reported on the application (including dependency status, family size, number of family members in college, income, and assets) to determine what a portion of a family's income can be directed to educational expenses. This formula has income and asset protection allowances built in to account for average household expenses.

The SAI is <u>not</u> the amount of money that the student or their family is expected to provide. Rather, the SAI is an index used to determine a student's financial need and eligibility for certain federal, state, and institutional aid.

#### Cost of Attendance (COA)

The cost of attendance, or financial aid budget, reflects the estimated costs associated with attending Walla Walla Community College for the year. It includes allowances for estimated costs of:

- Tuition and fees which are charged by the college for classes
- Books and required supplies
- Transportation
- Housing, food and utilities
- Miscellaneous personal expenses

Eligibility for need-based financial aid is determined by the following formula:

#### Cost of Attendance – SAI = Financial Need

Grants, tuition waivers, work study, subsidized loans and some scholarships are considered need-based financial aid and may only be awarded up to the amount of determined need. Unsubsidized loans, private loans and third-party funding are not considered need-based and are awarded based on the estimated cost of attendance. <u>All resources offered cannot exceed a student's total budget</u>. Please see the sections below that detail each type of aid for additional details.

## **FINANCIAL AID OFFER**

Students are notified by email with a financial aid offer when their application is processed. The initial aid offer assumes that students will enroll in 12+ credits each term, which is considered full-time. Revised offers are sent with each update to an award. Updates may occur when additional funds are received or awarded, or dollar amounts on existing awards are adjusted. Students are encouraged to review all changes and take the appropriate action for the awards offered.

Students may still be eligible for aid at lower enrollment levels. If eligible below half-time, federal and state grant aid is prorated based on the chart below:

Enrollment	Credit Load	Eligibility
9-11 credits	¾ Time	75% of the full-time grant award
6-8 credits	½ Time	50% of the full-time grant award
3-5 credits	Less than ½ Time	25% of the full-time grant award
1-2 credits	No financial aid eligibility	

Students who plan to enroll less than full-time (12 credits) will need to complete an Enrollment Change Form to confirm their enrollment level and request to have their aid adjusted to their planned enrollment level before disbursement of funds.

# TYPES OF FINANCIAL AID AVAILABLE

#### Grants and Scholarships

Grants and scholarships are need-based forms of aid that generally do not have to be repaid.

#### Federal Pell Grants

To apply, students must complete the FAFSA and, if selected, all requirements needed for verification. Students must meet all requirements for federal student aid.

The Federal Pell Grant is awarded based on financial need to undergraduate students. The initial award amount is based on the SAI and assumed full-time enrollment (12+ credits) for a maximum of three terms.

This award is prorated for less than full-time enrollment.\* However, a minimum of three credits is required to qualify for the award. Lifetime eligibility is limited to the equivalent of six full-time academic years (18 full-time quarters).

Students whose parent was a member of the U.S. armed forces and died because of military service performed in Iraq or Afghanistan after 9/11 or was a public safety office who died in the line of duty may qualify for additional Federal Pell Grant funds. Eligibility for additional funds may be considered if the student was under the age of 24 or enrolled in college at the time of the parent's death. Students should contact the Financial Aid Office if they believe they may qualify.

\*Not all students who are eligible for Pell grants are eligible below full-time enrollment. Please contact the Financial Aid Office after you have been awarded if you would like to verify your eligibility prior to reducing your credit load.

#### Federal Supplemental Educational Opportunity Grant (FSEOG)

To apply, students must complete the FAFSA and, if selected, all requirements needed for verification. Students must meet all requirements for federal student aid.

FSEOG is awarded based on financial need to non-resident students with an SAI of 2000 or less who are eligible to receive a Pell Grant. This award is not prorated for less than full-time enrollment but, students must enroll in a minimum of three credits per term to receive FSEOG.

#### Washington College Grant

To apply, students must complete either the FAFSA or the WASFA. Students who apply for federal aid must complete all requirements for verification, if selected, and meet all requirements for federal student aid. Students completing the WASFA for state aid only must meet all requirements for state financial aid.

The Washington College Grant is awarded based on need to undergraduate students. The award amount is based on reported household income. For independent students this includes the student and/or spouse's income reported. For dependent students who had to provide parent information, it is based on the parents' household income. The initial award is based on assumed full-time enrollment (12+ credits) for all terms.

This award is prorated for less than full-time enrollment. However, a minimum of three credits is required to qualify for the award. Lifetime eligibility is limited to the equivalent of 15 full-time quarters.

#### College Bound Scholarship

To apply, students must complete either the FAFSA or the WASFA. Students who apply for federal aid must complete all requirements for verification, if selected, and meet all requirements for federal student aid. Students completing the WASFA for state aid only must meet all requirements for state financial aid.

The scholarship is available to students who signed up for the program in the seventh or eighth grade and graduated from a Washington high school with a 2.0 GPA without any felony convictions. Eligible students must enroll in college within one year of graduating high school.

College Bound Scholarship is awarded in combination with the Washington College Grant based on need to undergraduate students. The award amount is based on reported household income. For independent students this includes the student and/or spouse's income reported. For dependent students who had to provide parent information, it is based on the parents' household income. The initial award is based on assumed full-time enrollment (12+ credits) for all terms.

This award is prorated for less than full-time enrollment. However, a minimum of three credits is required to qualify for the award. Lifetime eligibility is limited to the equivalent of 12 full-time quarters.

#### Washington Bridge Grant

To apply, students must complete either the FAFSA or the WASFA. Students who apply for federal aid must complete all requirements for verification, if selected, and meet all requirements for federal student aid. Students completing the WASFA for state aid only must meet all requirements for state financial aid.

The grant is award in combination with the Washington College Grant based on need to undergraduate students in the highest eligibility range for state financial aid. The award amount is not prorated for less than full-time (12+ credits), however students must enroll in at least 3 credits to be eligible. The grant is awarded in the first term of attendance.

#### Passport to College Promise

Passport to College Promise is a state grant program available to former foster youth or students age 18 to 24 who are experiencing unaccompanied homelessness. To qualify students must complete the FAFSA or WASFA, meet Washington State residency requirements, and enroll in at least six credits each term.

#### Walla Walla Community College Grant (WWCC Grant)

Walla Walla Community College maintains a fund to offer an institutional grant. To apply, students must complete either the FAFSA or the WASFA. Students who apply for federal aid, must complete all requirements for verification, if selected, and meet all requirements for federal student aid. Students completing the WASFA for state aid only, must meet all requirements for state financial aid.

WWCC Grant is awarded to students with an eligible SAI that have over 50% of their financial need unmet after all other grant aid has applied. It is awarded as a set amount for the year spread equally over quarters of attendance. This award may be prorated for less than full-time enrollment and students must enroll in a minimum of three credits per term.

There is a limited amount of WWCC Grant available each year. Funding is not guaranteed, and students should meet the fall priority deadline to be considered early.

#### Warrior Pledge Tuition Scholarship

Walla Walla Community College has committed to the "Warrior Pledge" of making sure that students meeting certain criteria have their tuition and fees covered at WWCC. To be automatically reviewed for this scholarship, students must complete their financial aid file prior to July 1<sup>st</sup>. This includes either the FAFSA or the WASFA and all other documentation required by WWCC or the Department of Education. Students who apply for federal aid must complete all requirements for verification, if selected, and meet all requirements for federal student aid. Students completing the WASFA for state aid only must meet all requirements for state financial aid.

Students will be considered for all funding sources available prior to being awarded a Warrior Pledge Tuition Scholarship. This may include federal and state grants, WWCC Grant, Workforce grants, and any scholarship sources.

Students eligible to be awarded this scholarship are first-time students in an eligible county\* with a completed financial aid file prior to July 1<sup>st</sup>. Undocumented students who are not eligible to fill out a WAFSA (non-resident) that live in an eligible county may be awarded if they self-identify.

The Warrior Pledge Tuition Scholarship is a "last dollar in" funding source, meaning it is not refundable to the student. It will only apply to tuition balances after all other grant funding sources. Initial awards are estimates based on average tuition charges and will be adjusted after final tuition calculations or in the case of additional grant or scholarship funding being applied.

\*Eligible counties include the following: **WA** – Asotin, Benton, Columbia, Franklin, Garfield, and Walla Walla; **OR** – Morrow, Umatilla, Union, and Wallowa; **ID** – Clearwater, Idaho, Latah, Lewis, and Nez Perce

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#### **Scholarships**

Funding for scholarships is made possible through the generous support of individuals and organizations. The WWCC Foundation offers many scholarships to WWCC students each year. Students may also have scholarships from other sources, or "Outside Scholarships." WWCC also offers a select number of athletic scholarships each year. These are separate from tuition waivers, which do not appear on award letters.

Individual scholarships may be restricted to covering specific educational expenses – such as tuition and books – or have specific eligibility criteria that must be met – such as maintaining a certain grade point average (GPA) or enrollment level – to qualify for funds awarded. Students should refer to the scholarship award letter they receive from the WWCC Foundation or sponsor for the conditions of their award. If a student does not meet the conditions of their scholarship, incurs fewer authorized expenses than the amount of their scholarship, or obtains financial assistance that collectively exceeds their Cost of Attendance budget, Walla Walla Community College may be required to return a portion or the full amount of that scholarship to its sponsor. Scholarship applications are separate from the application for financial aid (FAFSA), although some scholarships may also require you to complete the FAFSA as well.

Generally, scholarship applications are available between January through April, and funds are awarded for the following academic year.

#### Workforce Education Services

Workforce Education Services administers a variety of programs that are designed to support students who are seeking certificates and degree programs with an employment goal, as well as students enrolled in Transitional Studies programs. Eligibility, including eligible degree types, vary and are dependent on individual program requirements.

Students may receive assistance with tuition, fees and books as well as help in accessing other supports, including public benefits. More information can be found at <a href="https://www.wwcc.edu/wes/funding/">https://www.wwcc.edu/wes/funding/</a>.

#### Student Employment

Student employment is available to help students pay for school through paid employment.

#### Work Study

Work study is awarded based on need to students who indicate they are interested in student employment on the FAFSA. Funds are earned through employment on and off campus. Students must be enrolled in six or more credits per term.

Students who are interested in using their work study offer can get started by:

- Accepting the offer online in WarriorLink
- Contacting our Career Services Specialist, Kim Hamann (kim.hamann@wwcc.edu)
- Reviewing and applying for available jobs after accepting work study offer

Offers are automatically awarded to students for fall, winter, and spring terms and are estimates based on the number of hours that could be worked throughout the year.

#### Loans

Loans are a form of aid available that must be repaid with interest upon graduation, leaving school, or dropping below 6 credits per term.

#### Federal Direct Loans

Federal Direct Loans are a form of financial aid that must be repaid with interest. There are two types of Direct Loans:

**Direct Subsidized Student Loan**: Awarded based on need to undergraduate students. The Department of Education pays interest while students are enrolled in school in at least six credits. Payments are automatically deferred while students are enrolled in at least six credits.

**Direct Unsubsidized Student Loan:** Non-need-based loan available to undergraduate and graduate students. The student is responsible for interest while in school. Payments are automatically deferred while students are enrolled in at least six credits.

To apply, students must complete the FAFSA and verification (if selected). Students must meet all requirements for Title IV eligibility, including meeting satisfactory academic progress requirements. The initial award amount is an offer after evaluating eligibility for need-based aid.

Students who are interested in borrowing their Direct Loan offer must:

- Accept all or a portion of their loan offer online in WarriorLink
- Complete a Master Promissory Note
- Complete Loan Entrance Counseling

Master Promissory Notes and Loan Entrance Counseling are completed through the students' FSA account (used to complete the FAFSA) at <u>www.studentaid.gov</u>.

The amount students can borrow is based on their year in school and status as independent or dependent.

Independent	Subsidized	Unsubsidized	Annual Limit
1 <sup>st</sup> year	\$3,500	\$6,000	\$9,500
2 <sup>nd</sup> year	\$4,500	\$6,000	\$10,500
3 <sup>rd</sup> /4 <sup>th</sup> year (BAS only)	\$5,500	\$7,000	\$12,500

For independent students who did not have to provide parent information on the FAFSA:

For dependent students who did have to provide parent information on the FAFSA:

Dependent	Subsidized	Unsubsidized	Annual Limit
1 <sup>st</sup> year	\$3,500	\$2,000	\$5 <i>,</i> 500
2 <sup>nd</sup> year	\$4,500	\$2,000	\$6 <i>,</i> 500
3 <sup>rd</sup> /4 <sup>th</sup> year (BAS only)	\$5 <i>,</i> 500	\$2 <i>,</i> 000	\$7,500

Interest rates and fees associated with Direct Loans (may be subject to change):

	Subsidized	Unsubsidized
Interest Rate	5.50%	5.50%
Origination Fee	1.057%	1.057%

#### Private Loans

Private and alternative loans are available to students through private lenders of their choice. To apply students must be enrolled in at least six credits, be meeting satisfactory academic progress requirements, and have room in their cost of attendance.

Students who met all requirements for Title IV eligibility are strongly encouraged to complete the FAFSA and verification (if selected) to determine what types of aid they may be eligible for.

# FINANCIAL AID DISBURSEMENTS AND TUITION DEADLINES

Tuition deadlines for each term are published on the College's website. Students with financial aid awards are encouraged to verify that their funds will cover their tuition balance prior to the start of the quarter and make payment arrangements for any remaining balance.

Financial aid grants, tuition waivers and loan funds that have been accepted will be disbursed to student accounts and used to pay outstanding tuition and fees approximately 1-2 business days before the first day of the term. Students who are enrolled less than full-time (12 credits) will need to complete an Enrollment Change Form to confirm their enrollment level and request to have their aid adjusted to their planned enrollment level before funds can be disbursed.

Any credit balance of financial aid funds remaining after payment of tuition and fees will be refunded to students after the start of the quarter. <u>Walla Walla Community College does not issue financial aid refunds</u> prior to the start of class.

We partner with BankMobile to deliver financial aid credit balance refunds. Funds are sent to BankMobile who in turn issues a refund according to the refund option selected by the student. Additional information can be found online at: https://bankmobiledisbursements.com/how-it-works/

For questions regarding refund of payments prior to disbursement and tuition balances, please contact the Cashiering Office.

# SPECIAL AND UNUSUAL CIRCUMSTANCES

The FAFSA and WASFA application collect income information from two years prior to current school year. The Financial Aid Office recognizes that financial circumstances can often change and impact a family's ability to pay for the cost of education.

Students experiencing special circumstances impacting their income or household expenses may request an evaluation of the income used to establish their eligibility or adjustments to their cost of attendance by submitting the Aid Adjustment form available on our website or in person on either campus.

Unusual circumstances, more commonly referred to as dependency overrides, are evaluated on a caseby-case basis. If a student determined to be dependent by the FAFSA believes they qualify for a dependency override due to extenuating circumstances, they can reach out to the Financial Aid Office to discuss submitting a Petition to File Without Parental Information requesting to be considered independent for financial aid purposes.

# FINANCIAL AID CENSUS DATE AND REPAYMENT POLICY

The Financial Aid Office uses an "enrollment lock" date for Federal Pell Grant and state funding from the Washington Student Achievement Council (WSAC). The "lock" date is also known as the "census date."

The census date is the tenth (10<sup>th</sup>) business day of the term, except for summer which has a census date of the eighth (8<sup>th</sup>) business day. Through this date, college policy allows students to drop classes without a grade of "W." Tuition refunds may also be issued for courses dropped following to the Walla Walla Community College Refund Policy.

Schedule changes made through the census date may have different impacts. Factors to consider include whether aid from the grant programs locked at census have already been disbursed, and whether classes were added or dropped.

After the census date, eligibility for Federal Pell Grant and WSAC funding that has not yet disbursed will be evaluated based on current enrollment and grants will be prorated accordingly.

#### Adding Classes

Students who add classes through the census date may be eligible for additional grant funds if their enrollment level is increased. For example, if the student was previously enrolled in 6 credits ( $\frac{1}{2}$  time) and adds a class for a new total of 9 credits, the student is now considered  $\frac{3}{4}$  time.

After the census date, eligibility for Federal Pell Grant cannot be re-evaluated for the term. WSAC funding may be adjusted if applicable.

#### **Dropping Classes**

Dropping some, but not all classes, through the census date may result in reduced grant eligibility if the enrollment level is decreased. For example, if the student was full-time and after dropping classes is enrolled in 6 credits, the student is now considered ½ time.

If funds were disbursed at the higher enrollment level:

- Federal Pell Grant will be reduced to the eligible enrollment level which will result in outstanding charges owed to the college
- Washington College Grant, College Bound Scholarship, and other state funding repayments may be owed to WSAC if there is a difference in eligibility; students will not be eligible for additional state financial aid until the debt is paid in full

If funds were already disbursed and the student drops all classes within the census period, a portion of funds disbursed from federal funds may have to be returned, subject to the Return of Title IV Policy. In the case that state aid disburses but a student fails to attend class, it will result in owed repayment of WSAC funding.

Any tuition refunds issued from dropping classes will be applied toward the student's debt by Walla Walla Community College Business Services. Students are encouraged to visit the Financial Aid Office to ask about the impact of dropping classes before making changes to their schedule.

#### Late Starting and/or Early Ending Classes

Classes that start after census date or end before the last day of the term can be included in the financial aid enrollment level if the student was enrolled in the class by the census date.

Students who drop a late start or early ending course on or before the schedule class start date are considered to have not commenced attendance. This will require a review of the enrollment level and possible reduction of aid already disbursed.

#### Late Enrollment

Walla Walla Community College may allow enrollment in classes after the census date on case-by-case basis. Students should contact the Office of Admissions and Records for more information. Approved late enrollments may result in a funding adjustment.

# **RETURN TO TITLE IV POLICY**

https://www.wwcc.edu/financial-aid/financial-aid-policies/#r2t4

# SATISFACTORY ACADEMIC PROGRESS POLICY

To be eligible for federal, state, and institutional financial aid, students must maintain Satisfactory Academic Progress (SAP). SAP will be evaluated each year at the time of the initial financial aid award and each quarter the student is enrolled. This policy applies to ALL students and ALL periods of enrollment, regardless of whether they received Title IV and/or other financial aid, including terms enrolled in the Running Start program. Transfer credits, credits attempted while enrolled in dual enrollment programs, and any credits not funded with financial aid will be included in SAP calculations.

There are three required elements of SAP measurement: Credits, Grade Point Average, Pace of Progression. Students must meet all three requirements to receive financial aid. Remedial credits may be funded with financial aid up to a maximum of 45 credits.

Students are responsible for reviewing our full SAP Policy available on our website: <u>https://www.wwcc.edu/financial-aid/financial-aid-policies/#sap</u>

# WASHINGTON STATE AID CONDITIONS OF AWARD

If your award letter includes Washington College Grant and/or College Bound Scholarship.

By accepting state financial aid, you agree to the conditions listed below. If you have questions or find that you cannot comply with these conditions, please contact your institution's financial aid office.

- 1. You must meet the requirement for Washington State residency.
- 2. You do not owe a repayment to any state grant or scholarship nor are you in default on a state student loan.
- 3. You must be enrolled in an eligible program and not be pursuing a degree in theology.
- 4. If you hold a bachelor's degree or the foreign equivalent, you are not eligible to receive state grant funds.
- 5. If you do not attend or if you withdraw from your classes, you may owe a repayment of all or part of any state funds you have received.
- 6. You must maintain the academic progress standards established by your institution in order to receive additional state aid.
- 7. There could be other circumstances that would require a repayment or reduction in your current award amounts.
- 8. You must meet all eligibility requirements for the state aid program(s) awarded.

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- 9. The offer of this financial assistance is subject to, and conditioned upon, the availability of funds. Washington Student Achievement Council (WSAC) and the institution through which the grant, scholarship, or work study is awarded, reserve the right to withdraw, reduce, or modify the awards due to funding limitations or due to changes in circumstances which affect your eligibility for the program(s).
- 10. If I fail to cash my check containing state funds or pickup any remaining funds by the close of the academic year, the funds shall be returned to the program at WSAC and treated as funds declined by me.

The State of Washington is offering you financial assistance to help support your educational expenses. Please visit www.opportunitypathways.wa.gov to receive more information about financial aid, scholarships, work study, and student loans.

You may choose to voluntarily make financial contributions to WSAC in recognition of the assistance that you received. All voluntary contributions will be used to provide financial assistance to other students. Please contact finaid@wsac.wa.gov for more information.

# **CONTACT INFORMATION**

	Email	Phone
Office of Financial Aid	financial.aid@wwcc.edu	509.527.4301
Scholarships	scholarships@wwcc.edu	509.394.6402
FA SAP Questions/Appeals	appealsfa@wwcc.edu	509.527.4285
Business Services – Cashiering	cashiering@wwcc.edu	509.426.7960
Office of Admissions and Records	admissions@wwcc.edu	509.524.5168
Student Success Center – Walla Walla	warrioradvising@wwcc.edu	509.527.4262
Student Success Center – Clarkston	clarkston.warrioradvising@wwcc.edu	509.758.3339
WWCC Foundation	sonja.aikens@wwcc.edu	509.527.1867
Veteran Services	veterans@wwcc.edu	509.527.1864