



Walla Walla Community College
...Your Best Choice

2024-25

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
September 2024

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IMPORTANT STATEMENTS & DISCLOSURES

Financial Aid Policies and Authority

Staff members outside of the Financial Aid Office may not have comprehensive knowledge of our institution's financial aid policies. For accurate and up-to-date information regarding financial aid, students are encouraged to contact the Financial Aid Office directly. Financial Aid staff are required to have knowledge of policy application and can answer questions and provide information regarding a student's specific situation. The Director of Student Financial Support is the final authority on policy application and exceptions.

Non-Discrimination Statement

Walla Walla Community College does not and shall not discriminate on the basis of race, religion, color, national origin, age, sex, sexual orientation, veteran status, or disability in accordance with the Civil Rights Act of 1964; Title IX of the Education Amendments of 1972; the Federal Rehabilitation Act of 1973; the Americans with Disabilities Act of 1990; and, any other applicable federal and Washington State laws against discrimination.

The following persons have been designated as primary contact and will manage inquiries regarding non-discrimination policies:

*Vice President of Human Resources/ Title IX
Coordinator/Section 504 Compliance Officer*
500 Tausick Way
Walla Walla, WA 99362
(509) 527-4382
titleix@wwcc.edu

Chad Miltenberger

Deputy Title IX Coordinator, Clarkston Campus
Office 170 CLK
1470 Bridge St
Clarkston, WA 99403
(509) 758-1711
chad.miltenberger@wwcc.edu

Consumer Information

In accordance with state and federal laws under the Higher Education Act of 1965, Walla Walla Community College provides certain information to the general public, as well as faculty, staff, administration, and current and prospective students. Please follow the link below to access our Consumer Information page:

<https://www.wwcc.edu/about/policies-procedures-rule-making/consumer-information/>

FINANCIAL AID MISSION & VISION

Mission

The Office of Financial Aid keeps student success central while providing accurate information to prepared students and the highest level of service to the campus community to facilitate student recruitment, enrollment, and retention at WWCC.

Vision

The Office of Financial Aid strives to be aware of challenges and financial barriers students face and help make attending college a reality while ensuring equitable financial aid access and maintaining current compliance with State and Federal regulations.

STUDENT RIGHTS AND RESPONSIBILITIES AS A FINANCIAL AID RECIPIENT

A financial aid recipient has the following rights:

- Access to accurate and timely information on financial aid deadlines and procedures.
- Access to personal financial aid records and information as defined by the Buckley Amendment of 1974.
- The choice of accepting all or only part of the assistance offered with Federal Student Loans and/or Work Study if eligible.
- Ability to request a review of the award package should the student's financial situation change by completing an Aid Adjustment and providing all the necessary documentation needed for such a request.

Along with these rights, students have the following responsibilities:

- Respond to communications and requests for information in a timely manner and in accordance with FA Deadlines.
- Take appropriate steps to accept/receive offered aid.
- Review and understand [FA Policies](#); ask questions if they arise.
- To provide accurate information to be used in the aid process. Misrepresenting information is a violation of the law and could result in indictment under the U.S. Criminal Code.
- To inform the Financial Aid and Scholarships Office of any significant changes to a student's financial situation (scholarships, gifts, earnings, finding, etc.) in excess of \$200 that were not listed in the FAFSA® application, or any other change in circumstances, such as a change in student status or marital status, that may influence the award. Failure to report these changes can result in federal legal action to recover aid funds.
- To understand the loan obligation. With a loan as part of the student's package, future earnings are pledged to pay present school costs. Loan conditions should be read carefully; ask questions if they arise.
- To attend class and maintain satisfactory academic progress toward the completion of your program of study.
- To repay any financial aid received when students were not eligible.
- To continue receiving financial aid, students **MUST** reapply each academic year. It is **HIGHLY** encouraged to complete by or before the Priority Deadline for each upcoming academic year.

CONTACTING THE FINANCIAL AID OFFICE

We in the Financial Aid Office do our best to respond to all inquiries as soon as possible. However, during peak processing times, replies inevitably get delayed as we have other time-sensitive tasks to complete. In an effort to decrease the time it takes to respond – as well as reduce the number of staff working on a single file or student – we ask that student's do their best to include all relevant information in voicemails and emails the first time, and limit repeated attempts to contact us regarding the same issue.

We can best serve our students when we are able to allocate staff time and resources appropriately. *Please refrain from contacting individual staff members unless you have been specifically instructed to do so.* Additionally, make sure emails are directed to the appropriate inbox to ensure the most accurate and timely response that we can provide.

General:

Email: financial.aid@wwcc.edu

Phone: 509/527-4301

For Questions Regarding SAP (Appeals, Existing Ed Plans, Reinstatements, etc.):

Email: AppealsFA@wwcc.edu

For Questions Regarding Scholarships:

Email: scholarships@wwcc.edu

Phone: 509/527-3655

For Help Filling Out a Financial Aid Application:

Please contact your advisor/navigator or the Student Success Center –

Cases that require additional assistance from our staff will be forwarded to us

- **Walla Walla:** warrioradvising@wwcc.edu | (509) 527-4262
- **Clarkston:** clarkston.warrioradvising@wwcc.edu | (509) 758-3339

We strive to provide a positive student experience. Thank you for helping make that possible!

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 (see “[Financial Aid Residency](#)”)
- 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

FINANCIAL AID RESIDENCY*

Students’ financial aid residency is determined separately from their residency for tuition purposes and is based on the state of residency at the time the FAFSA® was submitted. **All students submitting a WASFA must be residents of Washington state, meaning they must have lived in Washington for at least the last 12 months.** WWCC does not verify citizenship status for students completing the WASFA.

Financial aid residency helps determine eligibility for certain grant funding sources. To be considered a resident or in-state for financial aid purposes, a student must have lived in Washington state for at least the last 12 months and be eligible for resident or in-state tuition rates. Any student not meeting these criteria are considered non-resident or out-of-state for financial aid purposes.

We cannot update residency information for tuition purposes based solely on financial aid residency information, but responses to the FAFSA® residency questions should be consistent with our Admissions records in ctcLink as we use the information to check for discrepancies. We cannot award financial aid funds until discrepancies are resolved. If you need to update your residency in ctcLink, please contact our Office of Admissions and Records (OAR). If you need to update your residency on your FAFSA®, you will need to submit a FAFSA® correction at www.studentaid.gov

APPLICATION PROCESS

Students can start the annual application process as early as October 1st 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.

*This is separate from residency as it relates to citizenship status. Students can still be considered residents of Washington state regardless of immigration status.

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 ctcLink and communicated by email using preferred email address in ctcLink. 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
Summer 2024	May 1 st
Fall 2024	May 1 st
Winter 2025	November 1 st
Spring 2025	February 1 st

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: a Verification Form, tax transcripts or copies of 1040 tax forms and schedules, W-2 forms, verification of non-filing letter, and identity verification. Other documents may be requested as needed to resolve conflicting information found during verification.

Students who are selected for verification will have a comment on their submission summary from ED, and be notified of the documents required through their “To Do” list in ctcLink. 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.**

SPECIAL AND UNUSUAL CIRCUMSTANCES (FAFSA® ONLY)

The FAFSA® 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) with all required documentation.

Unusual circumstances are more commonly referred to as dependency overrides. 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.

When there are unusual situations or circumstances that impact a student’s federal student aid eligibility, federal regulations give a financial aid administrator discretion or professional judgement on a case-by-case basis. Adequate documentation is required to allow FA administrator(s) to adjust specific data elements on the FAFSA application. This can impact your impact your Student Aid Index (SAI) and/or dependency status. We reserve the right to exercise professional judgment when determining each individual circumstance, including the right to deny any petition. Determinations are final and cannot be appealed. *(Section 479A of the HEA – Higher Education Act)*

FINANCIAL NEED

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

Student Aid Index (SAI)

The SAI (previously known 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, income, and assets) to determine what resources a family has that can be directed to educational expenses. This formula has income protection allowances built in to account for average household expenses.

The SAI is **not** 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:

$$\text{Cost of Attendance} - \text{SAI} = \text{Financial Need}$$

Financial aid budgets may be adjusted for a variety of reasons at the discretion of the Financial Aid Office and Director of Student Financial Support, typically at the request of a funding source. If a student has concerns about their budget, they are welcome to contact the Financial Aid Office with questions.

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, PLUS loans, private loans, and third-party funding are not considered need-based and are awarded based on the estimated cost of attendance. All resources offered cannot exceed a student's total budget. Please see the [Types of Financial Assistance Available](#) section 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 (prior to enrollment) assumes that students will enroll in 12+ credits each term, or 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 be eligible for aid at lower enrollment. Federal and state grant aid is prorated based on the chart below:

Credit Hours	Enrollment Level (Old)	Enrollment Intensity (New)
12+	Full-time	100%
11	Three-quarter Time	92%
10		83%
9		75%
8	Half-time	67%
7		58%
6		50%
5	Less than Half-time	42%
4		33%
3		25%
2	<i>Ineligible for FA Funds</i>	<i>Ineligible for FA Funds</i>
1		

Students who plan to enroll less than full-time (12 credits) will need to complete an [Enrollment Change Form](#) at least seven (7) days prior to the start of the quarter to confirm their credit load and request to have their aid adjusted to their planned enrollment intensity before funds can be disbursed.

DISCLOSURE OF FEDERAL TAX INFORMATION (FTI)

As a part of an application for financial aid using the Free Application for Federal Student Aid (FAFSA®) form, aid applicants and contributors to the aid applicant's form consent to the transfer of their federal tax information (FTI)[†] from the Internal Revenue Service (IRS) directly to the FAFSA® form. The Financial Aid Office receives this information for use in administering financial aid awards.

The Financial Aid Office may not redisclose the FTI transferred from the IRS to an aid applicant's FAFSA® form without separate, written consent from the aid applicant and contributors; this includes redisclosure to other college departments. The FTI data disclosed may only be used for the application, award, and administration if aid that is within the applicant's cost of attendance. In addition, FTI data may not be discussed with any other individual without the explicit written consent of the aid applicant or contributor.

Aid applicants (or applicable contributors) may consent to share their FTI by submitting a [release form](#).

FINANCIAL AID CENSUS DATE

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.

[†]Per the IRS definition, FTI for each tax filer includes the following: Tax year; Tax filing status; Adjust Gross Income (AGI); Number of dependents; Income earned from work; Taxes paid; Educational tax credits; Untaxed individual retirement arrangement/account (IRA) distributions; IRA deductions and payments; Untaxed pension amounts Tax-exempt interest; Schedule C net profit/loss; Indicators for Schedules A, B, D, E, F, and H; and IRS response code – which will indicate the status of the tax filer/FTI with the IRS, to include one of the following: Tax filer and FTI provided to FTIM; Not found at the IRS; Found and a nonfiler; or Found but IRS not able to provide information.

The census date is the tenth (10th) day of instruction of the term, except for summer which has a census date of the seventh (7th) instructional 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 they received a less-than-full-time award. Grants will be adjusted to reflect the updated enrollment intensity.

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 drop results in a change in enrollment intensity.

If funds were disbursed at the higher enrollment level:

- Federal Pell Grant will be reduced to the eligible enrollment intensity which may result in outstanding charges owed to the college.
- Washington College Grant, College Bound Scholarship, and other state funding will be reduced to the eligible enrollment intensity which may result in outstanding charges owed to the college.
- Students will not be eligible for additional financial aid until the debt is paid in full.

Dropping all classes:

If funds were already disbursed and the student drops all classes within the census period, funds disbursed from federal sources 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 a student’s enrollment intensity and possibly a 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.

FINANCIAL AID POLICIES

Full policies are published on our website and are updated as needed:

<https://www.wwcc.edu/paying-for-college/financial-aid/financial-aid-policies/>

Enrollment Policies

Students receiving financial aid must enroll in eligible courses within their program of study.

Courses that are never eligible for financial aid funding

The following courses are not eligible for financial aid funding:

- Running Start
- Continuing Education, Community Education, Quest, or Kids College*
- Parenting Education Classes (Parent Toddler, Tot Spot, Co-op Preschool)*
- High School Completion (HSC)*
- High School Equivalency Exam
- Adult Basic Education (ABE)*
- English Language Acquisition (ELA)*
- Career & Academic Preparation (CAP)*
- Programs that are less than two quarters in length (short certificates)
- Any audited class

**The credits from these courses will not count toward the minimum requirements to receive financial aid funds or towards attempted/completed credits for Satisfactory Academic Progress purposes.*

Courses that are only eligible in select circumstances

The following courses are eligible for financial aid funding when they are taken as part of a larger program – they are not eligible as stand-alone certificates. Please confirm eligibility with the Financial Aid Office:

- CDL Program
- Certified Nursing Assistant course

Credit Load Requirements

In order to receive financial aid each quarter, the number of credits a student is registered for in the student registration system must match the enrollment level/intensity for which financial aid is awarded. Financial aid awards are initially based on full-time enrollment of 12 or more eligible credits. Therefore, if a student is registered for 12 or more credits, no action is needed.

If a student does not plan to enroll in 12 or more eligible credits for a quarter, they must submit an [Enrollment Change Form](#) at least 7 days prior to the start of the term. **Failure to submit the form on time will result in a delay of disbursement until after the census date for the quarter.**

For students taking less than 12 eligible credits, Federal Pell Grant, Washington College Grant and College Bound Scholarship will be reduced proportionately to match the students' enrollment intensity. However, in order to remain eligible for Federal Student Loans, students must be enrolled in a minimum of 6 eligible credits towards their degree. Students who enroll in less than 3 credits will not be eligible for any financial aid funds.

Time Limit Requirement/Maximum Timeframe

Funding sources have lifetime eligibility, but also limits based on the published program length. Students may receive funding for cumulative attempted credits up to 150% of the total required credits for a program. All attempted credits are included in the maximum timeframe calculation. This includes credits attempted while pursuing a different program that was not completed, transfer

credits, and attempted credits that have been excluded from a student's transcript (redlined.) Up to 45 remedial credits can be excluded from time limit calculations.

Remedial Credit Limit

Remedial credits refer to courses that are below the 100-level, or "sub-college level." This does not include courses offered through solely through Access and Opportunity (*formerly Transitional Studies*) including CAP, ABE, HSC, ELA, etc. Financial aid is able to fund up to 45 remedial credits. These 45 credits may be excluded from maximum timeframe calculations for [SAP](#), but will be included in pace calculations.

Repeated Courses

Students who fail a course may receive financial aid once to repeat the failed course. Students who DO successfully pass a course may be paid once to retake it. Please keep in mind that students can only earn credit for a class one time, even if a passing grade is earned more than once. This means that repeating classes may be detrimental for pace calculations.

Each time a class is repeated – regardless of whether financial aid paid for the course – the credits are counted toward the time limit requirement. Each time a remedial course is repeated – regardless of whether financial aid paid for the course – it counts towards the 45-credit limit on remedial courses.

Concurrent/Consecutive Programs

Students may only receive financial aid for one program at a time while attending WWCC. If enrolled in concurrent programs (pursuing two degrees/certificates at once), only one can be funded and classes not counting towards that program will not be considered when determining aid eligibility. Consecutive programs (degrees/certificates pursued in succession, one after the other) are eligible for funding, but the second program will require additional verification to determine aid eligibility and time limit. Financial aid for the second program will not be awarded until the completion of the first program appears on the student's academic transcript.

Change in Program of Study

Students who start pursuing a new program of study without completing their first program are considered to have changed programs. The attempted credits from the first program will continue to be counted towards the time limit requirement for the new program, even if they are not applicable to the degree/certificate. As a result, students who change programs may not be able to complete their new program within the maximum timeframe for financial aid.

Return to Title IV Policy (R2T4)

1. If a student withdraws from Walla Walla Community College (WWCC), either officially or unofficially, the school, the student, or both may be required to return some or all of the federal funds awarded to the student for that period of enrollment.
 - a. Official Withdrawal – When a student contacts the Office of Admissions and Records at WWCC and requests to withdraw from all of their classes in any given quarter of attendance. This request must be in person or via email; a student cannot completely withdraw online. **It is the student's responsibility to withdraw themselves from their classes, NOT their advisor's nor instructor's.**
 - b. Unofficial Withdrawal – When the student ceased attending classes and did not begin the official withdrawal process or provide notification of their intent to withdraw to the Office of Admissions and Records. The date that WWCC determined that the student withdrew would be the date the school became aware that the student ceased attendance. In most unofficial withdrawal cases, students will receive all F's at the end of the quarter and the last date of

attendance will be the date the instructor will provide to the Registrar's Office. If an instructor does not enter a date or there are conflicting dates, the Financial Aid Office will contact instructors to determine the last date of attendance from each instructor and will use the latest date provided as the last date for R2T4 purposes. For online classes the last date of attendance would be determined by the student's last date of active participation.

- c. Leave of Absence – WWCC does not offer students leave of absences. If a student needs to miss their class(es) for an extended period of time they are encouraged to either take an Incomplete grade or withdraw for the quarter. If the student chooses to take an Incomplete grade, they will need to sign a contract for completion with their instructor(s), failure to complete the contract will result in the student receiving an F in that class. If the student chooses to withdraw or the student does not complete the class, they would go through the withdrawal process and could be subject to the return of Title IV aid that is laid out in this policy.
2. **We are required** to calculate repayment of Federal Pell grant if you **drop one or more classes** (change in enrollment intensity) on or before the [census date](#) of the quarter. This repayment is the difference in award amounts based on your former and current enrollment intensity. If Pell overpayment occurs, WWCC will reduce the student's subsequent Pell payment as long as it is during the current award year. If a student ceases to attend the next upcoming quarter, and it is still within the same academic year, WWCC will return the overpayment back to the Department of Ed and the student will owe WWCC the amount of overpayment. The student will be notified by mail when this Pell Overpayment has occurred. If the student does not repay WWCC, the student will then be sent to collections after 120 days. **You can avoid this repayment by attending all of your enrolled classes for the first 10 (7 for summer) days of the quarter. You will not want to drop below your funding level by withdrawing from any class(es) before the census date of the quarter.**
3. If a recipient of Title IV funds withdraws from WWCC after beginning attendance, the amount of Title IV funds earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned back to the Title IV program as soon as possible but no later than 45 days. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, they are eligible to receive a post-withdrawal disbursement of the aid that was not received. Post withdrawal disbursements to their BankMobile account must be made to the student as soon as possible but no later than 30 days of the determination. **Please note, if a student has earned any Title IV grant funds that have not yet been disbursed, WWCC will disburse the eligible funds as soon as possible but no later than 45 days. Any amount in excess of the balance owed to WWCC will be refunded through BankMobile. Direct Federal loans will be offered no later than 30 days, allowing the student 14 days to respond accepting or declining the offered eligible amount of Federal Student Loans.*
4. ALL post-withdrawal disbursements are applied to the student account first, paying any outstanding tuition and fees owing, before any resulting credit balance is handled. The credit balance on the account will be disbursed to Bank Mobile accounts as soon as possible, but no later than 14 days after the calculation of R2T4.
5. Up through the 60% point in each payment period or period of enrollment, a prorated schedule is used to determine how much *federal funds* the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the federal funds and no return is required. **Returns must be made no later than 45 days after the date of the withdrawal.**
6. WWCC is required to complete a federal calculation to determine if an adjustment should be made to the student's Title IV aid. Federal calculations assume that a student earns federal financial aid awards directly in proportion to the number of days of the term the student attends. The portion of federal

grants and loans a student is entitled to receive is calculated on a percentage basis by comparing the total number of days in the term to the number of days completed before the student withdrew. Once the percentage is found it is applied to the amount of federal aid the student received in conjunction to the charges the student incurred during that quarter. WWCC utilizes the Return of Title IV Funds on the Web tool on FAA Access to COD Online to determine the amount of money that will need to be returned. A copy of this worksheet calculation is kept in the student's file and with our Business Office (**only if money is owed**).

Priority of financial aid fund reimbursement for Return of Title IV Funds is as follows:

Direct Unsubsidized Stafford Loans

Direct Subsidized Stafford Loans

Direct PLUS Loans

Federal Pell Grants

Federal Supplemental Educational Opportunity Grant (SEOG)

7. After the school returns the correct amount of aid, any amount of the total unearned aid that remains becomes the student portion of the return. The student portion of the return is calculated by subtracting the amount of the school Return from the total unearned aid.

Total Unearned Aid (subtract) School Return Amount = Student Portion of Return

8. Depending on the remaining sources of aid after the school Return, the student portion of the return is distributed back to the aid program from which it was awarded. WWCC will return these funds on the students' behalf and you will be responsible for reimbursing WWCC for this return.
9. Grants do not usually have to be repaid. However, there are three reasons why you may have to repay part of a federal grant.
 - a. You did not attend all of your courses for which the grant was paid. The portion of Pell Grant you can receive each quarter is partially based on the number of credits you are taking. Pell Grant is awarded based on your enrolled credits for the quarter, but if you do not attend the courses for which Pell Grant was awarded, your grant will need to be recalculated based on the number of credits you attended.
 - b. The amount given to you was more than you were eligible to receive (this is called an over-award). This can happen if the school makes an error when calculating your eligibility for financial aid, or if an audit of your financial aid records reveals that some of the information you provided was incorrect (for example, your income was higher than you reported on your application for financial aid.)
 - c. You withdrew early from the program for which the grant was given to you, and a Return to Title IV (R2T4) calculation must be applied.

Washington State Aid Repayment Policy

Students who have received State aid (Washington College Grant, College Bound Scholarship, Passport, Bridge Grant) have the following policies applied to them:

1. Students who fail to attend classes or who receive funding based on fraudulent information will be required to repay 100% of the funds received.
2. Students who make enrollment status adjustments (up or down) after disbursement and after the start of the term will be subject to completion of satisfactory academic progress requirements outlined under 250-21-010 (12) (a-e). Enrollment status increases must include WCG awards based on that enrollment and may not exceed need. However, students may not receive more WCG than the cost of their tuition and fees. If a student's enrollment is adjusted during the tuition refund period and tuition is reduced, the grant must be reduced to not exceed the cost of tuition and fees.

3. Washington State funds are calculated using Grant Repayment Policy requirements as set forth by the Washington Student Achievement Council (WSAC). If a student makes a change to their enrollment on or before the [census date](#) of the quarter, their state aid eligibility must be recalculated to reflect their new enrollment status. After the census date and/or disbursement date, a student's enrollment intensity level is frozen. If a student fails to attend one or more of their registered classes of which they were funded by state funding, WWCC utilizes the Grant Repayment Calculator on the WSAC portal website to determine the amount of money to return for each Washington grant program the student received.

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/Quarterly Funding Level, Grade Point Average, and 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](#).

Financial Aid Suspension and Reinstatement

Students failing to meet SAP requirements will be placed on Financial Aid Suspension, which makes them ineligible to receive financial aid funds. Students are able to reinstate their eligibility through different avenues, including Suspension Appeals. The Financial Aid Office reserves the right to impose conditions on a student's reinstatement. Detail information about reinstatement can be found in our [Reinstatement Policy](#).

TYPES OF FINANCIAL ASSISTANCE AVAILABLE

WWCC offers a variety of types of financial assistance, including traditional financial aid and alternative funding options.

Grants and Scholarships

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

Federal Pell Grants

Title IV Federal Aid

To apply, students must complete the FAFSA®. Students must meet all requirements for federal student aid, and complete all requirements for verification if selected. Students who have previously earned a Bachelor's degree are not eligible to receive Pell Grants.

The Federal Pell Grant is awarded based on financial need to undergraduate students. The initial award amount is based on the SAI and assumes full-time enrollment (12+ credits) for up to 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) and measured by the Department of Education in percentages, up to 600%.

Students attending four terms within the award year may be eligible for Additional Pell Grants during their fourth quarter of attendance. Additional Pell does count against lifetime eligibility.

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 officer 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.

Federal Supplemental Educational Opportunity Grant (FSEOG)

Title IV Federal Aid

To apply, students must complete the FAFSA® and, if selected, all requirements needed for verification. Students must meet all requirements for federal student aid. Students who have previously earned a Bachelor's degree are not eligible to receive FSEOG.

FSEOG must be awarded to the "neediest" Pell-eligible students first. Due to FAFSA® changes that allow for a negative SAI of up to -1500, WWCC defines "neediest" as students with an SAI of 0 or less. FSEOG funds will be awarded based on availability to these students first, before any Pell-eligible student with an SAI above 0 will be considered. Resident students will receive \$100 per quarter of attendance. Non-resident students will receive up to \$1500 for the academic year, split over all quarters of attendance. 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 (WCG)

State Aid

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. Students who have previously earned a Bachelor's degree are not eligible to receive Washington College Grant.

The Washington College Grant is awarded based on need to resident 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 18 full-time quarters.

College Bound Scholarship

State Aid

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 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 resident 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 18 full-time quarters.

Washington Bridge Grant

State Aid

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. Students who have previously earned a bachelor's degree are not eligible to receive Washington Bridge Grant.

The grant is awarded in combination with the Washington College Grant based on need to resident undergraduate students in the highest eligibility range for state financial aid. The award amount is \$500, and is not prorated for less than full-time enrollment. However, students must enroll in at least 3 credits to be eligible. Washington Bridge Grant is split across terms of attendance.

Passport to College Promise

State Aid

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)

Institutional Aid

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 resident 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 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

Institutional Aid

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 reviewed for this scholarship, students must have submitted their FAFSA® or WASFA prior to August 1st and submit any other required materials prior to the start of fall quarter. Students who apply for federal aid must complete all requirements for verification, if selected, and meet all requirements for federal student aid, including maintaining satisfactory academic progress. Students completing the WASFA for state

aid only must meet all requirements for state financial aid, including maintaining satisfactory academic progress.

Students must 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 must have a FAFSA® or WAFSA submitted prior to August 1st. Undocumented students who are not eligible to fill out a WAFSA (non-resident) 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/scholarship funding sources. Awards are applied each quarter after other aid has been applied to the student account and will pay any remaining balance. Students will not be dropped for non-payment in the interim. Award amounts **will be reduced** if additional scholarship/grant/waiver aid is applied retroactively.

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 athletic tuition waivers, please see the [Tuition Waivers](#).*

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, although some scholarships may also require students to complete the FAFSA® or WASFA 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 <https://www.wwcc.edu/wes/funding/>

Tuition Waivers

Tuition waivers are a type of aid applied directly to a student’s account to reduce tuition and fee charges. Eligibility for waivers depends on the program. WWCC offers several waivers, including veteran, athletic, and employee waivers.

Waivers appear on award notifications and count as need-based aid in awarding calculations. However, they do not disburse to the student account like traditional aid as they do not represent funds being given to the student, but rather a discount on their tuition.

For questions regarding waivers you have been awarded or expect to receive, please contact either the Cashiering Department or college's coordinator for the program providing the waiver.

Student Employment

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

Work Study

Federal or State Aid

Work study is awarded based on financial 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 ctclink
- Contacting Debra Erikson, debra.erikson@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

Title IV Federal Aid

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. Students will only be offered loans if enrolled in 6 or more credits. 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 ctclink
- Complete a Master Promissory Note
- Complete Loan Entrance Counseling
- Enroll in at least 6 credits per quarter

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

Due to the nature of loan processing, WWCC allows students **one** (1) loan adjustment during the academic year after the initial offer or request has been processed.

NOTES REGARDING LOAN DISBURSEMENTS:

- Loans **CANNOT** disburse when classes are not in session (between quarters), even for previous terms of attendance.
- In order for students to receive a loan disbursement for a previous quarter of attendance for which they were eligible, they must be actively eligible for loans at the time of disbursement (enrolled in 6 or more credits, meeting SAP, etc.)
- Federal regulations require that we follow special disbursement rules for certain loans/loan borrowers. *These are non-negotiable:*
 - First-time borrowers are subject to a 30-day hold during their first quarter of attendance. Loan funds will be released after 30 days if you are making satisfactory academic progress in all of your classes.
 - Single quarter loans must be split into two disbursements: one at the beginning of the term, and one halfway through the quarter
 - First-time borrowers with single quarter loans are subject to both restrictions. This means the first disbursement of the loan will be after 30 days, and the second halfway through the quarter.

Students may not be eligible for the maximum loan award. Additional factors are considered as a part of the awarding process, including remaining need, overall cost of attendance, graduation date, and lifetime borrowing limits.

The loan amounts shown below reflect the typical loan amounts students are offered based on their year in school and status as independent or dependent. Students who are not eligible for the maximum subsidized loan award will have additional unsubsidized loans offered reach their annual limit.

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

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

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

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

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

	Subsidized	Unsubsidized
Interest Rate	6.53%	6.53%
Origination Fee	1.057%	1.057%

Direct PLUS Loans

Title IV Federal Aid

Commonly referred to as a “Parent PLUS loan,” direct PLUS loans can help pay for education expenses not covered by other financial aid. These loans are only available to parents[‡] of students considered dependent for financial aid purposes.

To apply, students must complete the FAFSA®, and parents must complete a PLUS application online. To be eligible, students must enroll in at least 6 credits per quarter.

PLUS loans are limited to the student’s COA, minus any other financial assistance they are receiving. They are subject the following interest rates and fees:

	PLUS loan
Interest Rate	9.08%
Origination Fee	4.228%

More information is available here: <https://studentaid.gov/understand-aid/types/loans/plus/parent>

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 prior to applying for private loans.

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, scholarships and loan funds that have been awarded and accepted will be disbursed to student accounts and used to pay outstanding tuition and fees beginning on the first day of the quarter. Students who are enrolled less than full-time (12 credits) will need to complete an [Enrollment Change Form](#) at least seven (7) days prior to the start of the quarter to confirm their credit load and have their aid adjusted to their planned enrollment intensity before funds can be disbursed. **Failure to submit the form on time will result in a delay of disbursement until after the census date for the quarter.**

[‡]Must be the biological or adoptive parent, or in some cases the stepparent of the dependent student. Grandparents and legal guardians are not eligible to receive parent PLUS loans, even if they have had primary responsibility for raising the student.

Any credit balance of financial aid funds remaining after payment of tuition and fees will be refunded to students. Walla Walla Community College **does not** issue financial aid refunds prior to the start of class under any circumstances.

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 tuition balances or refund of payments made prior to disbursement, please contact the Cashiering Office.

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.
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

	<i>Email</i>	<i>Phone</i>
<i>Office of Financial Aid</i>	financial.aid@wwcc.edu	509.527.4301
Scholarships	scholarships@wwcc.edu	509.527.3655
FA SAP Questions/Appeals	appealsfa@wwcc.edu	509.52X.XXXX
<i>Business Services – Cashiering</i>	cashiering@wwcc.edu	509.527.4204
<i>Disability Support Services</i>		509.527.4412 (TTY)
Walla Walla	kristen.duede@wwcc.edu	509.527.4543
Clarkston	heather.markwalter@wwcc.edu	509.758.1721
<i>Office of Admissions and Records</i>	admissions@wwcc.edu	509.524.5168
<i>Student Success Center – Walla Walla</i>	warrioradvising@wwcc.edu	509.527.4262
<i>Student Success Center – Clarkston</i>	clarkston.warrioradvising@wwcc.edu	509.758.3339
<i>TRIO</i>	trioss@wwcc.edu	509.527.4258
<i>Workforce Education Services</i>	wes@wwcc.edu	509.529.1113
<i>WWCC Foundation</i>	sonja.aikens@wwcc.edu	509.527.1867
<i>Veteran Services</i>	veterans@wwcc.edu	509.527.1864

HELPFUL LINKS

Current Student Links: <https://www.wwcc.edu/current-students/>

Financial Aid FAQs: <https://www.wwcc.edu/paying-for-college/financial-aid/#:~:text=FREQUENTLY%20ASKED%20QUESTIONS%20ABOUT%20FINANCIAL%20AID>

Financial Aid Policies: <https://www.wwcc.edu/paying-for-college/financial-aid/financial-aid-policies/>

Conditions of Award: <https://www.wwcc.edu/paying-for-college/financial-aid/financial-aid-policies/?ecopen=conditions-of-your-award#conditions-of-your-award>

Information Form: <https://www.wwcc.edu/wp-content/uploads/UPDATED-24-25-Info-Form-FILLABLE.pdf>

Verification Forms (all): <https://www.wwcc.edu/paying-for-college/financial-aid/financial-aid-verification/>

Aid Adjustment Form: <https://www.wwcc.edu/paying-for-college/financial-aid/financial-aid-verification/?ecopen=aid-adjustment-forms#aid-adjustment-forms>

Enrollment Change Form: <https://www.wwcc.edu/paying-for-college/financial-aid/financial-aid-verification/?ecopen=enrollment-change-form#enrollment-change-form>