STUDENT'S GUIDE TO FINANCIAL AID

Any student may apply for financial aid. A student must be enrolled in an eligible program and be making Satisfactory Academic Progress (see policy online) to receive financial assistance. In addition, you must be a U.S. citizen or permanent resident, have a valid Social Security number and registration for Selective Service is required.

FINANCIAL AID PROGRAMS

GRANTS

Grants are awarded on the basis of financial need and do not require repayment unless a refund is due. It is recommended that applications be made early since funds are limited. You must apply each year for grants.

Federal PELL Grant

Federal PELL Grant is used as the foundation for undergraduate student awards. YOU MUST APPLY FOR A FEDERAL PELL GRANT in order to be considered for any type of Federal financial aid. Apply on the Internet at www.fafsa.ed.gov. You must be enrolled full-time (12 units per semester) to receive the maximum award.

Federal Supplemental Education Opportunity Grant (FSEOG)

FSEOG eligibility is based on financial need as determined by the Financial Aid Office based on Financial Aid Application needs analysis. Priority is given to PELL Grant recipients as per Federal regulations. Fund are limited so apply early.

Bureau of Indian Affairs (BIA)

This grant assists Native American Students. In order to qualify, you must be at lease one-fourth Native American, Eskimo or Aleut. For further information, contact the Financial Aid Office.

Cal Grants

Cal Grants are state-funded cash grants given to California college students to help pay for college expenses. These awards do not have to be paid back. You must:

1. Be a California resident, and
2. Not have a bachelor's or professional degree (except for Cal Grant T), and
3. File a completed FAFSA and Cal Grant GPA Verification form by March 2 or September 2, and
4. Not owe a refund on any state or federal grant or be in default on any student loan, and
5. Have remaining financial need.

Community College students are eligible for Cal Grant A and B awards, Transfer Entitlement award, and/or Cal Grant C.

Cal Grant A: This grant is for students from low and middle income families. The grant assists with tuition and fees at a four-year college or university. If you are awarded a Cal Grant A, you will have your award placed on reserve for up to three years until you transfer. The award is renewable.

There are two types of Cal Grant A: an Entitlement and a Competitive award.

Entitlement Award: Every graduating high school senior who has a grade point average of at least 3.0, meets the Cal Grant financial and eligibility requirements, and applies before March 2nd , is guaranteed this award.

Competitive Award: Other students who meet the basic Cal Grant eligibility requirements and who have at least a 3.0 GPA may compete for this award. Selection is based on a composite score that takes into account a variety of factors such as family income, parent's educational level, etc.

Cal Grant B: This grant is for high-potential students from disadvantaged or low-income families who otherwise would not be able to pursue a higher education. For most first-year recipients, the award helps with living expenses, books, supplies, and transportation, but not tuition and fees. If renewed after the first year, a Cal B can be used for tuition and fees.

There are two types of Cal Grant B: an Entitlement and a Competitive award.

Entitlement Award: Every graduating high school senior who has a GPA of at least 2.0, meets the Cal Grant financial and eligibility requirements, and applies on time, is guaranteed this award.

Competitive Award: Other students who meet the basic Cal Grant eligibility requirements and who have at least a 2.0 GPA may compete for this award. Selection is based on a composite score that takes into account a variety of factors such as family income, parent's educational level, etc.

California Community College Transfer Entitlement Award: This grant is either a Cal Grant A or B. High school senior swho graduated after June 30, 2000, attend a California community college and then transfer to a 4-year school may be eligible for this award. Eligible students must have at least 2.4 GPA, meet the Cal Grant financial and eligibility requirements, and be under 24 years of age as of December of the award year.

Cal Grant C: This grant helps vocationally oriented students acquire marketable job skills. Full or part-time training must be for a least four months and lead to a recognized occupational goal; diploma, associate degree, license qualification, or certificate. Cal Grant financial need criteria must also be met.

WORK STUDY PROGRAMS

Part-time work adds to the educational experience, and can be a valuable asset when seeking employment after graduation. Priority is given to fulltime students in good academic standing and funds are limited, so apply early.

BOARD OF GOVERNORS FEE WAIVER PROGRAM

State law requires that students attending California Community Colleges pay an enrollment fee for classes. (In addition, out-of-state residents pay non-resident fees.)

However, the California Community Colleges Board of Governors Fee Waiver (BOG) permits enrollment fees to be waived for California residents who meet certain financial criteria. The waiver is based on your income, not on academic performance.

Eligibility: If you are a California resident, you will qualify for a BOG if one of the following statements describes your current status:

1. You have already completed the Free Application for Federal Student Aid (FAFSA) and have been determined by the college to have financial need.

2. You or your family are receiving Temporary Assistance to Needy Families (TANF/CALWORKS), Supplemental Security Income (SSI), State Supplemental Program (SSP) or General Assistance. You must file the BOG application.

3. You have certification from the California Department of Veterans Affairs or the California National Guard Adjutant General that you are eligible for a dependent's fee waiver. You must file the BOG application.

4. You meet the established income criteria. You must file the BOG application.

Applicants will be required to provide supporting documents to complete the application process.

BOOK VOUCHERS

Two weeks prior to the first day of each semester the Financial Aid Office opens the Book Voucher request process. These vouchers are available to students who have been awarded financial aid and wish to purchase books and other school related supplies. The amount of the voucher will be deducted from your first financial aid disbursement. You must use the Book Voucher no later than the end of the second week of each term. If you fail to start school or withdraw from your courses prior to the first disbursement, you will be required to repay 100% of the charges paid to the bookstore.

SCHOLARSHIPS

A significant number of scholarship opportunities exist for IVC students, on the local as well as regional and national levels. For scholarship information visit the IVC website at imperial.edu or contact the IVC Foundation.

DISBURSEMENT OF FINANCIAL AID

Financial Aid is disbursed to your IVC student account according to the payment schedule posted on WEBSTAR. At that time, any fees, loans, or book vouchers will be deducted and the remaining amount will be posted to your IVC One account. Prior to using your IVC One debit card for the first time, you must log onto the Higher One website and activate your card by choosing your preferred method of payment, debit card or direct deposit to your own bank. If you wish to have a paper check, please contact the IVC Business Services Office to make that request. To avoid missing a scheduled disbursement, please activate your card and choose your method of payment promptly after receiving the card in the mail.

Pell and FSEOG grants are disbursed in two equal payments. Your first payment date will be determined by the date you complete your financial aid file while the second payment is at or near the 60% point of the term. Cal Grants are disbursed in a single payment. A complete payment schedule is available on WEBSTAR along with the award letter that explains which grants you have qualified for.

ABILITY TO BENEFIT

To be eligible for federal financial aid you must have a high school diploma or equivalent (GED, CHSP), complete 6 units of degree applicable coursework with a grade of C or better at an accredited post-secondary institution, or achieve an appropriate score on an approved "Ability to Benefit" (ATB) test. At IVC, the approved tests are the CELSA for students enrolled in ESL classes and the ACCUPLACER for non-ESL students. Each student is allowed one opportunity to take and pass the ATB test. This requirement must be met prior to the start of the term in order to receive financial aid for that term.

ENROLLMENT STATUS

Your financial aid award is based on full time enrollment however your initial disbursement will be adjusted to reflect your enrollment status at the time of disbursement. Your second disbursement will be based on enrollment at the 60% point of the term, when enrollment status is locked. Please use caution when dropping classes as this may negatively affect the amount of financial aid you will receive, adding late starting classes should be done in a timely manner as well. In addition, dropping all classes prior to completing 60% of the semester may require you to repay a portion of your aid.

12+ units	**Full-time**
9-11units	**3/4 Time**
6-9 units	**½ Time**
1-5 units	**Less than ½ time**

COST OF ATTENDANCE

Listed below are the student budgets for the 2011-2012 school year. A student budget is an estimate of how much it will cost you to attend college and support yourself during the period of attendance. Your actual costs may differ from our standard budgets.

	Depending at Home	Independent at Home	Away from Home
Fees	$1042	$1042	$1042
Books and Supplies	$1656	$1656	$1656
Food and Housing	$4347	$7605	$10863
Transportation	$1206	$1206	$1206
Personal Expenses	$3114	$3114	$3114
Total	**$11,365**	**$14,623**	**$17,881**

- Fees are based on the average enrollment of fulltime students (14 units per semester) at $36 per unit.
- Tuition costs for non-resident students will be added at the rate of $216 per unit
- Fees are subject to change at any time based on decisions made by the state legislature

REFUND POLICY

Imperial Valley College's general refund policy also applies to students receiving Title IV funds who are eligible for a refund of tuition and fee charges.

Reimbursement will be made for fees or tuition collected in error or collected for a discontinued class. Refunds must be credited to over-awarded Title IV programs in the following order:

Federal PELL Grant
Federal Supplemental Educational Opportunity Grants
Academic Competitiveness Grants

If no refund is due to a Title IV program, then you will receive the total refund.

RETURN TO TITLE IV

Title IV funds (Pell Grant, FSEOG, and ACG) are awarded under the assumption that you will attend school for the entire semester for which the funds are awarded. If you withdraw before completing more than 60% of the semester, you may be required to repay that portion of the aid which was unearned. If you withdraw after completing 60%, you will have earned 100% of the Title IV funds awarded.

If you are required to repay any unearned portion of your award you will receive a letter detailing the percentage earned, the amount owed, and the process for repayment. You will have 45 days from the receipt of that letter to repay the amount in full to the college or your overpayment will be reported to the US Department of Education, which will then contact you for repayment. You will be ineligible for any additional Title IV funds until repayment is made in full.

To contact the U.S. Dept of Education regarding an overpayment, call 1-800-621-3115.

STUDENT'S RIGHTS AND RESPONSIBILITIES

Rights

- All students are guaranteed fair and equitable treatment in the awarding of financial aid.
- Appeal procedures exist for anyone who feels that they have been treated unfairly. If you feel you have received unfair treatment of any kind, contact the Director of Financial Aid.
- All students have the right to apply for financial aid programs. In addition, they have the right to know the selection and review process used in awarding financial aid.
- All students have the right to know the costs of attending Imperial Valley College, the academic and occupational programs offered, the faculty, the physical facilities of the institution, and student retention data.

Responsibilities

- Complete all application forms accurately and submit them by the established deadlines.
- Return all requested documents to the Financial Aid Office in a timely manner.
- Accept responsibility for all agreements you sign.
- Read and understand the terms and conditions of the IVC Satisfactory Academic Progress Policy.
- If you have a student loan, notify the lender of changes in your name, address or enrollment status.
- Comply with all institutional, state and federal requirements.
- Notify the Financial Aid Office of any changes in enrollment status.
- Notify the Registrar's Office of any changes in your address.
- If you have direct deposit, notify Higher One of any changes in bank information.

OTHER IMPORTANT INFORMATION

The regulations and policies governing financial aid are complicated and it would be impossible to include them all in a publication of this size. We have tried to outline the basic financial aid requirements and listed more important information below. This guide is as accurate as possible as of the date printed. Federal, state and institutional policies and procedures may change after this document is printed**.** If you have questions, a listing of the most Frequently Asked Questions (FAQs) is available on our website or you call the Financial Aid Office at 760-355-6266.

You must apply for financial aid every year

You must reapply for financial aid every year by completing the FAFSA or renewal FAFSA. The financial aid year is the same as the academic year – fall, winter, spring and summer. Every spring you should re-apply for the next academic year so that you aid will be complete before classes begin in fall.

Financial Aid is Taxable

Scholarships and financial aid grants must be included as taxable income on your tax return, except for the amounts used for tuition/fees and books, supplies and equipment required for courses. Keep track of the funds you receive and your expenditures in these areas. See IRS Publication 508

Cross Enrollment

You can receive federal financial aid from only one school for each term of enrollment. If you will be enrolled in two schools at the same time, you will need to decide which is the one from which you want to receive aid and advise our office.

Important Privacy Information

Access to your file is restricted by the federal privacy act. Only general information will provided over the telephone, you may access specific information regarding your file via WEBSTAR as outlined in the following section.

Information Access

Your individual financial aid information can be found on the IVC website student portal called WEBSTAR. Simply log in using your secure ID and PIN, select Student/Financial Aid from the menu, select current aid year, and you will have all of your pertinent financial aid information at your finger tips. Always check WEBSTAR for the latest updates on your awards, disbursement dates, outstanding requirements, or important messages. WEBSTAR is your personal link to all of your financial aid information.