

HUMACAO COMMUNITY COLLEGE

Tradición • Excelencia • Transformación

Financial Aid Office

Students' Consumer's Manual

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Introduction

This manual will provide Humacao Community College students with vital information regarding Financial Aid programs, procedures, policies, and eligibility requirements to request financial aid. In addition, it will provide the recipient's rights and responsibilities.

Financial Aid means any grant, concession, scholarship, or work-study job offered to help students, with proven need, to pay educational costs. Financial aid is funded with federal and state funds. Eligible students are offered a combination of aid, depending on their financial need and the funds available.

To request financial aid, the students must provide information of their household income. The U. S. Department of Education will determine the income year to be submitted. Students will be advised by the Institution's Financial Aid personnel accordingly for each application and renewal process.

I. GENERAL REQUIREMENTS

Students enrolled in eligible programs can apply for aid. The requirements are:

1. Be a citizen of the United States of America, naturalized citizen, permanent resident or provide evidence of Naturalization or Immigration status.
2. Comply with Satisfactory Academic Progress (SAP) in accordance with federal regulations.
3. Have financial need.
4. Not be in default on a federal student loan nor have over-payments due on a federal student grant at a Post-Secondary Institution.
5. Must be enrolled as a regular student, not as an observer.
6. Have complied with high school requirements or its equivalent (G.E.D.).
7. Not have exceeded the 600% of Pell grant lifetime eligibility usage (LEU).
8. Comply with verification requirements if the Federal Department of Education selects their FAFSA.

II. FINANCIAL AID PROGRAMS

A. Concessions (Grants)

During each academic period, the student's aid amount is determined. Then the authorization and disbursement are processed and credited directly to the student's ledger. The amounts credited are subject to change or cancellation in accordance to changes in the student load and compliance with Satisfactory Academic Progress regulations. Students

subjected to cancellations and/or adjustments must pay any balances resulting from those changes.

The students will receive an Award Notification detailing the aid to be offered. The document will detail the type and amount of funds that the student is approved to receive.

1. Federal Pell Grant

a. What is the Federal Pell Grant?

It is the base of all financial aid programs and is available for undergraduate students that comply with the requirements mentioned.

b. How can a student apply for Federal Pell Grant?

Students can apply for or renew their Financial Aid by accessing the FAFSA (Free Application for Federal Financial Aid) on the Web using the following link: <https://studentaid.gov/h/apply-for-aid/fafsa>. The school code to be entered under the Institution tab is: **014952**. If the student applied for aid in another institution and transfers to Humacao Community College, the same site <https://studentaid.gov/h/apply-for-aid/fafsa> can be used to transfer the application to our Institution. Once the student enters his/her credentials, he/she should select corrections and then once the FAFSA is accessed, must correct the school code to “**014952**” under the Institution tab section. If unable to access the website, the student may provide the DRN (“Data Release Number”) and our Financial Aid personnel will transfer the application with the student’s authorization.

BEFORE COMPLETING THE FAFSA, THE STUDENT MUST: Request an FSA ID using the following link: <https://studentaid.gov/fsa-id/create-account/launch>. The student must know his/her personal identifiable information (PII) such as social security number, date of birth and have a valid email address. Then, once the credential has been created and validated, the student can continue the FAFSA process in the following link: <https://studentaid.gov/h/apply-for-aid/fafsa>. In addition, the student must have the financial documents required for the year determined by the U. S. Department of Education (USDE) and be ready to enter the data in the financial tabs of the FAFSA. These documents may be Income Tax Form, Child support received, Worker’s compensation, Social Security Benefits, W2 forms, SNAP benefits, Housing allowance and any other income received during the year determined by the USDE.

c. How much Pell grant can a student receive?

The amount to be distributed will be based on the Pell Grant payment schedules provided annually by the USDE. The elements consider in the schedules are the cost of attendance, academic load and the student’s EFC.

2. Federal Supplementary Educational Opportunity Grant (FSEOG)

a. What is FSEOG?

It is a concession that is used to help students pay for cost of attendance expenses. It is a federal grant for undergraduate students that have proven financial need and that comply with Satisfactory Academic Progress (SAP).

b. How can a student be eligible for FSEOG?

The student must have a grade point average (GPA) of at least 2.00, be Pell Grant eligible, comply with SAP and be enrolled in at least 3 credits. The student's annual income must not exceed the income limit established annually by the U. S. Department of Education.

c. How can a student apply for FSEOG?

Students can apply for FSEOG, by visiting the Financial Aid Office for evaluation. Financial Aid personnel will evaluate compliance with requirements and the academic load.

B. Federal Work Study Program (FWS)

a. What is FWS?

Non-gifted aid in which a student can work part-time during hours in which he/she does not have classes scheduled. The student will be placed in areas within the Institution, such as student services, clerical services or, whenever possible, areas related to their field of study. The amount paid will be determined by the minimum rate per hour established by the Federal Government.

b. How can a student be eligible for FWS?

The student must have proven financial need and have complied with SAP. In addition, he/she must have an average of at least 2.00.

c. How can a student apply for FWS?

The student must notify his/her desire to participate during the first week of class

by informing the Financial Aid personnel.

C. Educational Supplementary Aid (“Becas para Estudiantes con Talento Académico” -BETA)

a. What is BETA?

It is a state grant provided by the Government of Puerto Rico.

b. How can a student be eligible for BETA?

The student must comply with all the Federal Pell Grant requirements, proven financial need, must have at least a 3.00 GPA, be enrolled as a full-time student and household income must not exceed the income amount previously established by the Department of State of the Government of Puerto Rico.

c. How can a student apply for BETA?

A student can request participation by visiting the Financial Aid Office.

III. FINANCIAL AID DISBURSEMENT

Financial aid grants and concessions are credited to the student’s ledger account. Refunds are paid by direct deposit to the student’s bank account or by issuing a check. The method is selected by the recipient. Students are notified of the refunds. Unclaimed checks are returned to the U. S. Department of Education after 120 days of issuance. If the student withdraws from the Institution and was eligible to receive aid in the following terms, the aid will be cancelled. Pell payments will be pro-rated and adjusted in accordance with the current federal regulations.

IV. ESTIMATED COST OF ATTENDANCE

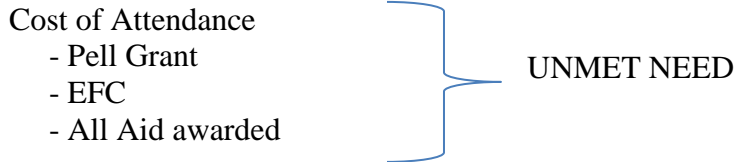
The cost of attendance is observed when determining the student’s individual unmet need. This cost is determined using the components required by the U. S. Department of Education in accordance with federal regulations, some of which are, but are not limited to: tuition and fees, books and supplies, room and board, transportation, and others.

Students that apply for financial aid must have their “unmet need” evaluated in order to assure aid awarded does not exceed the determined “unmet need” amount. Financial Aid personnel will

award aid based on this amount.

V. UNMET NEED

The formula used to determine unmet need is:



VI. VERIFICATION PROCESS

In accordance with regulations created by the U. S. Department of Education (USDE), the Institution must verify information submitted by students that have been previously selected by USDE. In addition, the school will seek to clarify discrepancies between submitted information on the FAFSA and the financial documents provided by the student. (34 CFR Part 668.16 (F)).

A student that has been selected for verification must complete the process to be considered eligible for any aid. The Institution will advise the student, in writing, about the process, documents required and deadlines. The elements to be verified can be, but are not limited to:

- Identity and Educational purpose
- Family size
- Other family members enrolled in a post-secondary institution
- Income tax form financial information such as adjusted gross income, income tax paid and income earned from work
- All income received
- Any other aid

To complete the verification process, the student must:

1. Complete and sign the verification form provided by the Institution.
2. Provide documents that prove financial situation such as: Income Tax Forms, Certifications of Child support received, Worker’s compensation, Social Security Benefits, W2 forms, SNAP benefits, Housing allowance and any other income received during the year determined by the U. S. Department of Education.
3. Provide ID to prove identity (if selected by USDE).
4. Other documents needed to verified information.

If there are significant changes in the student’s financial situation, he/she can request the Financial Aid Director to use “Professional Judgement” (PJ) to make an evaluation to verify if

the student is eligible to an adjustment of the amount of Pell grant and other federal or state financial aid, based on the documents that prove the student's financial changes suffered.

If an over-payment occurs the student must pay the amount owed to the Institution, who in turn will refund the amount to the U. S. Department of Education.

VII. STUDENT'S RIGHTS AND RESPONSIBILITIES

- A. Students have the **RIGHT** to be advised about:
 - a. The financial aid programs available and how to apply to receive their benefits.
 - b. The cost of attendance (COA) and Refund Policies if withdrawing occurs.
 - c. Procedures to submit fund applications.
 - d. How unmet need is determined and how much is their unmet need.
 - e. The timeframe for aid disbursement.
 - f. How their Satisfactory Academic Progress (SAP) is determined.

- B. Students have the following **RESPONSIBILITIES**:
 - a. To apply or renew their FAFSA and submit documents in a timely manner.
 - b. To acknowledge and comply with deadlines to request financial aid.
 - c. Maintain the Institution updated with their current address and phone number changes.
 - d. Use financial aid for educational purposes.

VIII. SATISFACTORY ACADEMIC PROGRESS (SAP)

Students must comply with SAP regulations. This policy may be amended, when necessary, to comply with federal regulations.

Standards of Academic Progress: Each student must maintain academic performance in compliance with the following standards which are measured after every term/payment period and apply at the end of each academic year for Bachelor and Associate Degree programs and at the end of each academic term for Certificate programs:

Evaluation Period	Minimum	Cumulative Credits	Applicable Status
Total Attempted	Cumulative Grade	Earned / Attempted	
Credits	Point Average		
1 to 24 %	1.25	50%	Warning
25 to 49%	1.50	50%	Probation
50 to 100%	1.75	66%	Suspension
	(2.00 minimum		

	graduation requirement)		
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Additional “Maximum Timeframe” Standard: Students are required to complete their programs within one and one-half times the normal program length. The maximum timeframe is reached when the student’s “attempted” credit hours exceed one and one-half times the number of credits required to earn their Degree(s) or certificate in the program(s) in which the student is currently enrolled.

Definitions: “Attempted” credit hours include all college-level credit that is contained in the student’s academic history (transcript) at Humacao Community College (including transfer credits, advanced placement credits, proficiency credits, and all other credits accepted into the student’s program). “Earned” credit hours include all “attempted” credit hours (see above) except those for which a failing, withdrawn, incomplete or another non-passing grade has been issued.

Consistency with Academic Policy: All issues of grading policy, GPA calculation, etc. are calculated in accordance with Humacao Community College academic policies.

Official Withdrawal: A student who intends to withdraw from an individual course or from the program is expected to notify the Dean of Academic and Student Affairs, Registrar, or Counseling Department of his/her intent to withdraw. Whenever possible, the notification shall be either in written or in-person format.

Notifications of Withdrawal received via telephone, e-mail, or other communications method are accepted and deemed as an official withdrawal date. In rare cases, the College may accept third-party notifications, particularly when the student may be incapacitated or otherwise unable to communicate with the College. All withdrawal notifications may be subject to verification. The course is recorded on the transcript with a grade of “W”. The course or courses will be considered attempted but not earned.

Administrative Withdrawals: Administrative withdrawals respond to unjustified excessive absences or disciplinary actions. Courses taken when declaring such a withdrawal will count as attempted credits and not approved credits when measuring the student’s academic progress. Any student absents for 14 consecutive days in all of her or his courses will be given an administrative withdrawal. The course is recorded on the transcript with a grade of “W”. The course or courses will be considered attempted but not earned.

Transfer Students: Accepted transfer credit shall be considered as completed/earned coursework for purposes of this policy. However, since no grades are assigned to transfer courses, they will not impact the student’s GPA. The student entering level will be adjusted

as needed (See **New Students and Transfer Students Policy**, see the pages 24 and 25 of the Catalog for more details).

Repeated Course: All repeated course or courses will be considered attempted for SAP evaluation.

Change of Program/Reclassification: Humacao Community College allows students to request changes in their study concentration/program also known as “Reclassification”. The student must complete the “Reclassification Application Form”, pay the corresponding fee at the Finance Office, and submit it to the Registrar Office for evaluation. All applications will be considered for the following academic year/term received on or before the official enrollment time period. The Registrar will perform a SAP evaluation and will consider current GPA, percentage of credits approved and pending credits for completion of the selected degree/certificate. The Registrar will then set up an appointment with the student at Registration Office to discuss the results. Most Reclassifications/Change of Program will affect the originally projected program completion date.

All Change of Program/Reclassification seeking students must meet all components of SAP to receive financial aid.

All undergraduate coursework is considered when calculating completion ratio and GPA for Change of Program/Reclassification seeking students.

Additional Credential/Continue Studies: Humacao Community College encourages students to seek the earning of additional degrees (credentials) also known as “Continue Studies”. The student must complete the “Continue Studies Application Form”, pay the corresponding fee at the Finance Office, and submit it to the Registrar Office for evaluation. All applications will be considered for the following academic year/term received on or before the official enrollment time period. The Registrar will perform a SAP evaluation and will consider current GPA, percentage of credits approved and pending credits for completion of the selected degree/certificate. The Registrar will then set up an appointment with the student at Registration Office to discuss the results. Most students seeking to complete additional credentials will finish the program sooner than those with no previous college credits earned.

All additional degree/certificate seeking students must meet all components of SAP to receive financial aid.

All undergraduate coursework is considered when calculating completion ratio and GPA for additional credential seeking students.

Work Experience Credit: Humacao Community College recognizes that college level learning may be acquired outside the traditional classroom setting. Students may be awarded college credit for prior work experiences in which college level learning occurred. Interested students should schedule a meeting with the Program Coordinator and should be ready to discuss any significant prior learning experiences. The coordinator can then advise the student whether or not to pursue Work Experience Credit, and which method is most appropriate. Any student may apply for Work Experience Credit; however, adult students with long job histories and/or previous job training are typically the best candidates for Work Experience Credit. The approved course is recorded on the transcript with a grade of “&P” (Pass) and will not impact the student’s GPA. The course or courses will be considered attempted and earned.

All Work Experience Credit seeking students must meet all components of SAP to receive financial aid.

All undergraduate coursework is considered when calculating completion ratio and GPA for Work Experience Credit seeking students.

Timing of Evaluations and Evaluation Process: Academic progress is measured at the end of each term. Grades listed as “**incomplete**” at the time of evaluation will be considered attempted and not earned and will affect the GPA until removed.

Warning Status: Students who fail to meet the minimum GPA and/or the minimum percentage of hours completed standards at the end of any term will be placed in Academic and Financial Aid Warning Status for the next term they attend. Students placed in this status have one term to correct the deficiency. Students in Warning Status are expected to seek academic advisement and assistance through the Counseling Office. Federal Student Aid applicants/recipients remain academically eligible to receive financial aid while in Warning Status.

Students who correct the deficiency by raising their GPA and completion rate above minimum standards will be removed from Warning Status and returned to Good Academic Standing at the end of the Warning Status term.

Suspension Status: Students who are in Warning Status and do not correct the deficiency by raising their GPA and completion rate to meet the academic standards will be placed on Academic Suspension Status and lose eligibility for financial aid. However, a suspension is appealable under certain mitigating circumstances.

Appeal Process: A student who is placed on Academic Suspension Status can appeal the suspension based upon mitigating circumstances. Mitigating circumstances are defined as circumstances beyond the student’s direct control that led to, or substantially contributed to, the student’s academic difficulty. Examples include the death of a relative, injury or illness of the student, or other special circumstances. Appeal letters should include a complete

description of the circumstances that led to the academic difficulty, how those circumstances have changed, and a plan for future academic success. Copies of any available supporting documentation should also be included.

Appeals are reviewed by a committee of three or more staff. The Appeals Committee will render a decision on each appeal and notify the student in writing. Appeal decisions made by the Appeals Committee are final and are not subject to further appeal.

Probation Status and Academic Plan: Upon approval of an Appeal, a student will be placed on Probation Status and required to meet with the Counseling Office to create an “Academic Plan”. The plan will be designed to return the student to good academic standing within the Maximum Timeframe standard (see above). Students remain eligible for federal student aid as long as they continue to meet the terms of their Academic Plan.

Restriction Status: Suspended students may not enroll in the term following the assignment of the suspension status but are eligible to petition for readmission after suspension after an absence of one term. If readmission status is approved, the student will return to the College in Academic Restriction Status. The student will remain in Academic Restriction Status (and remain in eligible for federal student aid) until he/she has returned to good academic standing according to the academic standards.

Regaining Eligibility for Financial Aid Other than Through Appeal: Suspended students who do not submit an appeal or for whom an appeal is denied, may regain eligibility for federal student aid by making up the deficiencies (regaining good academic standing) through completing coursework at HCC as a student in Academic Restriction Status without benefit of student financial aid.

Upon Return to Good Standing: Once a student has returned to good academic standing, any previous academic difficulty, warning, or probation shall have no bearing on the student’s future status. Hence such students will have benefit of all provisions of this policy, including a warning term as appropriate.

The academic progress policies for Humacao Community College are in compliance with Title IV program regulations and are applicable to all students, regardless of the student’s eligibility for federal student aid.

IX. VETERANS AND OTHER FEDERAL PROGRAMS

The Institution is approved by the Puerto Rico Department of State Approving Agency (ORLIE) to provide academic training to the students under various GI Bill® programs. Those beneficiaries must comply with all admission requirements in addition to those related with beneficiary or federal agency status. The Department of Veteran’s Affairs establish that beneficiaries shall complete (100%) of their study program in the allowed time for completion. If the program regular time is exceeded, the student will not continue to receive the veterans’

benefits. However, they can be eligible for other financial aid, if qualify.

* GI Bill® is a registered trademark of the United States Department of Veterans Affairs.

X. OFFICIAL WITHDRAWALS

A student who intends to withdraw from an individual course or from the program is expected to notify the Dean of Academic and Student Affairs, Registrar, or Counseling Department of his/her intent to withdraw. Whenever possible, the notification shall be either in written or in-person format.

Notifications of Withdrawal received via telephone, e-mail, or other communications method are accepted and deemed as an official withdrawal date. In rare cases, the College may accept third-party notifications, particularly when the student may be incapacitated or otherwise unable to communicate with the College. All withdrawal notifications may be subject to verification.

XI. ADMINISTRATIVE WITHDRAWALS

Administrative withdrawals respond to unjustified excessive absences or disciplinary actions. Courses taken when declaring such a withdrawal will count as attempted credits and not approved credits when measuring the student's academic progress. Any student absent for 14 consecutive days in all of her or his courses will be given an administrative withdrawal.

XII. RETURN OF TITLE IV FUNDS AND CALCULATION INFORMATION

The student that does not wish to continue studying must complete and sign the Official Withdrawal form, before handing it in to the Registrar, within the academic period. This form is available in the Registrar's Office. Once the form is received, Registrar personnel will finalize the process in the system.

Any student who chooses to withdraw from one or more classes is encouraged to notify the Registrar of his or her decision, for the school to process the date of determination of withdrawal. However, if written notification is not provided, the Institution has a process for determining if a student ceased to attend, completed the academic period and for establishing the withdrawal date to be used to calculate and return unearned funds. The Institution is required to take attendance.

Therefore, in the absence of a written notification, the student's withdrawal date is determined based on the last date of attendance that is registered in the Institution's official attendance records. The withdrawal date will never be later than 14 days after the last date of attendance per official attendance records.

When a student withdraws or ceases attendance during a payment period or period of enrollment, federal law regulates the amount and the procedures for the return of Title IV funds.

Based on the determined date, the Institution calculates how much of the Title IV grants the student has earned for the payment period or period of enrollment as of the date of withdrawal. The amount of Title IV that a school is responsible to return is calculated by subtracting the amount of Title IV funds earned by the student from the total amount of Title IV funds disbursed.

Calculation Information: A pro-rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60 percent point in the payment period or period of enrollment, a student will have earned 100 percent of the Title IV funds that was eligible to receive.

The percentage of the payment period or period of enrollment completed is the total number of calendar days in the payment period or period of enrollment for which the financial assistance is awarded divided by the number of calendar days completed by the student in that period as of the date of the last day of attendance.

If, based on the calculation, the student has earned less than the amount of Title IV funds disbursed, the unearned funds must be returned. The Institution must return the lesser of the amount of Title IV funds that the student has not earned or, the amount of institutional charges that the student incurred for the payment period, or the period of enrollment multiplied by the percentage of Title IV funds that was not earned.

Returns are calculated according to applicable federal laws. All returned funds will be issued by the accounting department after the Institution has determined that the student has withdrawn, and applicable return calculations have been verified. Once calculation is performed, the Institution will return the Title IV funds it has responsibility to return to USDE, within 45 days of the withdrawal determination date or make a post-withdrawal disbursement of grant funds to a student's account within 180 days of the determination date.