

**AMERICAN SAMOA COMMUNITY
COLLEGE**

DIVISION OF STUDENT SERVICES



**FINANCIAL AID HANDBOOK
2020 – 2022**

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FINANCIAL AID HANDBOOK AMERICAN SAMOA COMMUNITY COLLEGE

Introduction

The American Samoa Community College (ASCC) is committed to providing quality services for its students. One method of providing these services is to develop ways to ease the financial burden of a college education. You may be eligible to receive Federal Student Aid (FSA) to help pay for your educational costs such as tuition and fees, room and board, books and supplies, transportation, and other miscellaneous personal expenses. If you have already earned a baccalaureate degree or first professional degree, you are no longer be eligible for Federal Pell Grants or Federal Supplemental Educational Opportunity Grants.

FAO Mission Statement

The mission of the Financial Aid Office (FAO) is to ensure student access to, and success in, higher education by helping students and their families apply, obtain, and make the best use of all financial resources they are eligible to receive.

Through outreach initiatives, we support incoming students in making a successful transition to American Samoa Community College (ASCC). Furthermore, we contribute to the College's transfer and retention efforts by providing financial literacy workshops and guidance to our continuing students to help make their academic endeavors attainable, and to help make better life and financial decision beyond ASCC.

While complying with Federal, State, and Institutional regulations and guidelines, we ensure equity and consistency in the delivery of funds to students.

What is the purpose of Financial Aid?

While the student and his or her family are primarily responsible for meeting the student's educational expenses, the federal government can help you pay for college. A student must demonstrate financial need to be eligible.

How do I know if I'm eligible for Financial Aid?

To be eligible for federal student aid, a student must:

- Have a high school diploma or its equivalent
- Be enrolled as a regular student in an eligible degree or certificate program
- Be a U.S. citizen or National or eligible non-citizen
- Have a valid social security number
- Make satisfactory academic progress
- Demonstrate financial need
- Not owe a repayment on any Federal student grant or be in default on a Federal student loan.

- **Selective Service Registration** - Most male students must be registered with Service to receive federal student aid. Students who must register may do so while completing FAFSA. General information about Selective Service is available toll-free at 1-888-655-1825, or online at www.sss.gov.

How do I maintain my eligibility for continued Financial Aid?

In order to remain eligible for FSA, you must continue to meet the eligibility requirements shown above. For each award year, you must complete a new FAFSA or provide updated information on a Renewal FAFSA, so that your financial need may be determined for the new award year. In addition, you must maintain satisfactory academic progress as outlined in this booklet. You must also familiarize yourself with the ASCC and federal policy on Student Withdrawal and federal regulations regarding the return of Pell funds.

When Should I Apply for Financial Aid?

For the 2020 – 2021 Academic Year, you may file, sign, and submit your FAFSA or Renewal FAFSA any time after October 1, 2019, but a complete and correct FAFSA must be received before July 1, 2021. This office cannot request funds without a complete and correct FAFSA or other required eligibility documentation.

Where Can I Find Information About Financial Aid?

It's never too early, or too late, to explore options for college. One of the key steps in preparing for college are knowing the available resources to help you. Please study this ASCC Financial Aid Handbook and visit the U.S. Department of Education's (ED) website (www.federalstudentaid.ed.gov) to learn more. Become familiar with the process of applying for financial aid, determine how you may become and remain eligible to receive financial aid while attending ASCC.

Apply for Financial Aid

It is the responsibility of the student and/or parent to complete the on-line FAFSA (Free Application for Federal Student Aid) at www.fafsa.ed.gov. Within the FAFSA you (and a parent) have the option to apply for an FSA ID. Read and follow directions. There are help screens to assist you along the way. This will allow you to sign your FAFSA electronically. Please be reminded when completing the FAFSA to use ASCC's school code (**010010**). ASCC will only receive your FAFSA results if your application includes our school code.

Federal and ASCC policies relating to the receipt of financial aid require a lot of paperwork from you. If you have any questions after reading this **Financial Aid Handbook** and **The Guide**, the ASCC Financial Aid Office staff is available to help you. The Financial Aid Office is located in Room 6, next to the Registrar/Records Office. You may contact us at:

American Samoa Community College
Financial Aid Office
Post Office Box 2609
Pago Pago, American Samoa 96799
Telephone: (684) 699-9155, Extension 313 / faid@amsamoa.edu

Expected Family Contribution (EFC)

Financial aid is made available to students with financial need when the family's financial resources are not enough to meet educational expenses. "Financial Need" is defined as the difference between the student's Cost of Attendance (COA) at ASCC and Expected Family Contribution (EFC). The EFC is the amount of money the student and family are expected to contribute toward the student's annual college costs. Simply put, the students' financial need is equal to the COA minus the EFC.

Cost of Attendance (COA) minus Expected Family Contribution (EFC) = Gross Financial Need

COA is established by the Financial Aid Office in compliance with federal law. EFC is determined by the analysis of the information submitted on the FAFSA using a federally mandated methodology referred to as "FM."

What is the "Cost of Attendance"?

As shown above, once the student's EFC is determined, the next step is to subtract it from the student's COA. The result is the student's financial need. The financial aid office must use the definition of "cost of attendance" given in the law to determine what education-related expenses may be considered. The law specifies that the COA includes tuition and fees and allowances for educational and living expenses, such as room and board, books and supplies, miscellaneous personal expenses (including a reasonable allowance for renting or purchasing a personal computer), and transportation costs. The law also provides for other limited allowances, dependent-care costs, and expenses for disabled students. Many students (and their parents) don't immediately understand that the definition of "cost of attendance" includes more than just tuition.

Tuition and Fees

Resident tuition costs at ASCC are \$110.00 per credit hour and \$120.00 per credit hour for non-residents, and \$175.00 per credit hour for BA students. Fees include the Technology Fee (\$5.00 per credit enrolled for AA/AS degrees and certificates and \$8.00 per credit enrolled for BA students); Laboratory Fees (between \$15.00 and \$45.00).

All other fees must be paid by the student and are not covered by federal student aid. This includes registration fees, Add/Drop; Complete Withdrawal; Evaluation of Credits; Independent Study; Transcript copy, etc.

What types of financial aid is available at ASCC?

ED provides funding to ASCC for three major types of aid. These grants are gift aid and do not have to be repaid unless an overpayment has resulted due to early withdrawal. ASCC does not participate in any federal loan programs.

- **Federal Pell Grant (Pell)** – If you meet all of the eligibility criteria, including "Financial Need", you may be eligible for Pell awards. You may receive Pell funds for enrollment in one or more credit units. The amount of your award will be based on your EFC, COA,

and your enrollment status on a semester basis. Students are required to have ensured the completion of their student FA file and attendance verification earliest.

- **Federal Supplemental Educational Opportunity Grant (FSEOG)** – to be eligible for FSEOG you must be eligible for Pell assistance. Because this is a limited fund, first selection is given to students who are enrolled full time with a 0000 EFC. First preference is given to students who do not receive other outside assistance, such as scholarships.
- **Federal Work Study (FWS)** - FWS provides income (which does not have to be repaid) from a part-time job. If you accept a job under the Federal Work Study program, you will be advised of strict federal guidelines that must be followed. You may not volunteer to work extra hours without pay, nor can a supervisor ask you to “volunteer” your service as in accordance with the Fair Labor Standards Act of 1938.

Financial Aid Award

The following financial aid Award breakdown reflects the ED approved 2020—21 Pell Grant entitlements for students with an automatic zero EFC. FA Awards may vary by students based on the enrollment status, as well as the type of program he or she is enrolled in (i.e. AS DOE Teacher versus regular ASCC student, etc).

2020—21 ASCC Financial Aid Award Amounts For Auto ZERO EFCs

Enrollment Status	# Credits Enrolled	1st Award Amount	2nd Award Amount
Full-Time (\$6195.00)	12+ credit hours	\$ 3098.00	\$ 3097.00
Three-quarter time (\$4646.00)	9—11 credit hours	\$ 2323.00	\$ 2323.00
Half-time (\$ 3098.00)	6—8 credit hours	\$ 1549.00	\$ 1549.00
Less than half-time (\$738.00)	5 or less credit hours	\$ 369.00	\$ 369.00

Cost of Attendance (COA) figures for 2020-2021

For Regular Students with a “Zero” EFC

	Full-Time, 3/4-time or 1/2 time enrollment	Less than 1/2 enrollment
Tuition and Fees	\$ 3,950.00	\$ 1,400.00
Room & Board	\$ 3,500.00	\$ -
Books & Supplies	\$ 2,600.00	\$ 1,040.00
Transportation	\$ 500.00	\$ 500.00
Miscellaneous	\$ 1,000.00	\$ -
Total COA	\$ 11,550.00	\$ 2,940.00

Cost of Attendance figures for 2020-2021

For Regular BA Students with a “Zero” EFC

	Full-Time, 3/4-time or 1/2 time enrollment	Less than half-time enrollment
Tuition and Fees	\$ 5,990.00	\$ 2,080.00
Room & Board	\$ 3,500.00	\$ -
Books & Supplies	\$ 2,600.00	\$ 1,040.00
Transportation	\$ 500.00	\$ 500.00
Miscellaneous	\$ 1,000.00	\$ -
Total COA	\$ 13,590.00	\$ 3,620.00

**Cost of Attendance figures for 2020-2021
For DOE In-Service Teachers Students with a “Zero” EFC**

	Full-Time, 3/4-time or 1/2 time enrollment
Room & Board	\$ 3,500.00
Books & Supplies	\$ 2,600.00
Transportation	\$ 500.00
Miscellaneous	\$ 1,000.00
Total COA	\$ 7,600.00

Note: See the Financial Aid Office if you have additional expenses required for the care of your dependent(s) while you are in school, or expenses related to any disability.

How will I receive my financial aid and when?

FSA is awarded and disbursed to you on a semester basis. Keep in mind that if you are eligible for FSA when you register, you pay nothing with the exception of your registration fee. This means that you are charging the cost of tuition, fees, and books against any award you may later receive. Any credit balance of your award is issued to you by check from the business office. If you cannot pick up your check in person, you may forward written authorization for a parent or other family member to receive it on your behalf, or request your award be deposited into your personal bank account. There are two financial aid award year cycles for ASCC. Depending on the term of your initial enrollment your award year is either Fall, Spring, and Summer or Summer, Fall, Spring.

Federal Work-Study Program

The Federal Work-Study program is financed by the US Department of Education which support part time employment for eligible students. Students who have completed all remedial coursework, are enrolled in regular college-level coursework, and making satisfactory academic progress, may be eligible for the Federal Work Study Program. Job placement is dependent on student’s declared program of study as well as availability of job slots. Under no circumstances are students allowed to work during scheduled class sessions. Students must work with their supervisors on the calculation of time sheet hours and must be in half hour increments. White-out is not allowed. Signatures of the student and supervisor are required for verification.

Over-award and Over-payment of Financial Aid

An over-award exists when changes to a student’s financial aid result in the expected receipt of estimated financial assistance (EFA) in excess of the student’s eligibility. Over-awards are usually the result of the student receiving aid that the Financial Aid Office was not aware of when it completed the student’s financial aid package for the student. It is the student’s responsibility to report additional resources to the Financial Aid Office and this should be done as soon as the student becomes aware that he or she will receive the aid. We must account for all sources of aid, even if they are not processed directly through the Financial Aid Office. Over-awards can also result from application errors by the student or the Financial Aid Office. Regardless of the reason for the over-award, the Financial Aid Office is bound by Federal regulation to correct the over-award. Exceptions cannot be made for anyone. An overpayment occurs when funds are paid directly to the student or credited to the student’s account in

excess of the amount the student is eligible to receive as a recipient of the Title IV assistance. Overpayment may be a result of various activities, including: - Corrections to FAFSA data and subsequent recalculation of the EFC - Payment of aid in excess of grant maximums - Calculation of return of Title IV funds - Payment of aid to an ineligible student If an overpayment is not resolved, and if the student does not repay Title IV funds when required, ASCC must report the overpayment to the U.S. Department of Education. Owing an overpayment of a federal grant will prevent the student from qualifying for any future Title IV assistance.

Resolving Over-awards and Over-payments

The resolution of over-awards and overpayments will depend on the types of aid the student has received and what caused the over-award. The Financial Aid Office will resolve over-awards and overpayments using the following methods: (1) re-evaluating the student's EFC, and (2) making adjustments to awards or disbursed aid. If any portion of your FSA award was paid to you by check, to pay for non-institutional charges such as room and board, transportation, and miscellaneous expenses, you may be required to return some of that money to the ASCC Finance Office so that it may be repaid to the programs. The ASCC Finance Office will notify you via telephone, postal mail, e-mail or by word of mouth regarding your OVERPAYMENT. Any unearned funds must be returned to ED. You will not be asked to repay Federal Work Study wages which you have earned through employment. Please visit your financial aid counselor for more information on resolving over-awards and overpayments. ***Important: You will not be ineligible for additional financial aid until repayment is made in full or until payment arrangements are made.***

Complete Withdrawal, Official and Unofficial

If you withdraw completely from school after you've received your award, the FAO will perform a post withdrawal calculation to determine the amount of funds you have earned up to the date of withdrawal. If the amount disbursed to you is greater than the amount you earned, you must reimburse unearned funds to ASCC for return to ED. Failure to reimburse any unearned funds to ASCC may result in reporting your overpayment to the National Student Loan Database System.

National Student Loan Database System (NSLDS)

If you previously attended a college or university and received an overpayment of FSA or committed to a student loan agreement, the National Student Loan Database System will include your loan information on your Student Aid Report. After signing a promissory note (i.e., a contract promising to repay a loan with interest), many students are only vaguely aware of their responsibility to repay the funds. Defaulting on a student loan (failing to repay the loan according to the terms of the promissory note) will affect your credit rating and could result in withholding or denial of federal student aid.

Drug-related Convictions

If you have been convicted of the sale or possession of illegal drugs your eligibility to receive FSA may be suspended if the offense occurred while you were receiving aid. If this is the case, you should call the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID to find out how the law applies to you and to seek assistance in determining the period of ineligibility. You may regain eligibility early by successfully completing an approved drug rehabilitation program.

“Independent Student” or “Dependent Student”

Most students entering a college straight from high school are considered financially dependent on their parents. This means your parents must provide information on the FAFSA. In unusual circumstances, a student who would normally be considered dependent can be considered independent. The financial aid administrator may make a special determination of independence and override the student’s dependency status on the FAFSA. If you believe you have compelling and unique reasons to be considered independent, you should make an appointment to see your FA Counselor. You would also be considered an independent student if you can answer “Yes” to ANY one of the following questions. If you must answer “No” to ALL of these questions, you are a dependent student.

1. **Are you currently serving on active duty in the U.S. armed forces for purposes other than training?** Note that a National Guard or Reserves enlistee who is called to active duty in the U.S. armed forces for other than state or training purposes should answer “Yes.”
2. **Are you a veteran of the U.S. armed forces?** Both the worksheet and the paper FAFSA define “veteran.” If you answer “Yes” to being a veteran, the name is submitted for a database match with the U.S. Department of Veterans Affairs.
3. **Do you have children who will receive more than half of their support from you between July 1, 2009, and June 30, 2010?** A student whose unborn child will be born before the end of the award year and will be provided more than 50 percent support by the student can answer “Yes” to this question. This guidance applies to male students as well as to female students.
4. **At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent/ward of the court?** If the student’s last surviving parent dies after the FAFSA has been filed, the student must update this question on the FAFSA application. Note that the foster care criterion is new.
5. **Are you or were you an emancipated minor as determined by a court in your state of legal residence?** This is one of several new criteria for independent status. Note that the court order must be in effect on the date the student signs the FAFSA. Alternatively, the student may answer “Yes” if he or she was an emancipated minor immediately prior to becoming an adult.
6. **Are you or were you in a legal guardianship as determined by a court in your state of legal residence?** As with the question about emancipated minors, the court order must be in effect on the date the student signs the FAFSA (or must have been in effect immediately prior to the student becoming an adult).
7. **Questions about homelessness:**
 - a. **Did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?**
 - b. **Did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?**
 - c. **Did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?**

Who is Considered a Parent?

A legal parent includes a biological or legally adoptive parent, or a person that the state has determined to be your parent (for example, when a state allows another person's name to be listed as a parent on a birth certificate). Grandparents, foster parents, legal guardians, older brothers or sisters, widowed stepparents, and aunts and uncles are **NOT** considered parents unless they have legally adopted you.

Other Documents Required by FAO for Eligibility Verification

After your eligibility has been determined, the Financial Aid Office may need additional information from you. You will be advised by telephone or e-mail. Your financial aid package will not be processed until all of the requested information and documentation has been submitted to the Financial Aid Office. Once your file is complete, it is reviewed to determine your eligibility. If eligible, you will receive an award notification that will advise you of the types and amounts of financial aid you may receive and your projected award will be credited to your student account to pay for any charges you made against your award. Once your award is received by ASCC, any remaining credit balance will be paid to you by check. If you are employed part-time under the FWS program, you will be paid at least once a month, by check.

Satisfactory Academic Progress (SAP) Policy

The following policy has been developed in accordance with Federal regulations and ASCC policies governing the administration of student financial aid programs. As a condition for receiving student financial assistance at ASCC, a student must demonstrate and maintain satisfactory academic progress toward the achievement of an associate degree or certificate of proficiency in an eligible educational program.

Financial Aid Warning

If you do not meet the academic progress policy on qualitative or quantitative measures as stated above, you will be placed on financial aid warning. You may continue to receive financial assistance for one semester while on financial aid Warning.

Financial Aid Suspension

If you fail to meet both the qualitative and quantitative measures described in the previous paragraph by the end of the warning period you will be placed on financial aid suspension, and you will not be eligible to receive FSA. To reestablish your eligibility, you must regain both the quantitative and qualitative measures of satisfactory academic progress.

Financial Aid Reinstatement

To regain satisfactory academic progress and eligibility for FSA after suspension, you must earn at least a 2.0 GPA and CGPA during the period of suspension. In addition, you must successfully complete at least 2/3 (66.667%) of the credits attempted and raise your cumulative successful completion rate to at least 2/3 (66.667%).

Appeals

If you feel there have been extenuating circumstances which affected your satisfactory academic progress, you are encouraged to see your FA counselor who can determine if you are a good candidate for a SAP waiver. You may then appeal in writing to the Financial Aid Officer within 10 working days after you receive notification that your eligibility has been suspended. Examples of extenuating circumstances include (but are not limited to) student illness or injury, or the death of a family member. A written decision after consideration of the appeal is final. The following table contains examples of some circumstances and of documentation required to support the student's appeal.

Reason	Examples of Documentation
1. Serious illness or injury of the student or close family member.	Medical report from the doctor
2. Pregnancy complication	Medical report from the doctor
3. Moving off-island	Letter from the parent or family chief
4. Family emergency (local/off-island)	Red Cross verification & airline ticket
5. Death in the family (local/off-island)	Death certificate
6. Family problems	Letter from a government agency or private company
7. Employment of the student (full-time or part-time)	Letter from employer
8. Academic difficulties/Lack of serious commitment to get an education	Completed counseling and written recommendation from Academic Advisor /written statement from the student
9. Military commitment	Letter from commanding officer or copy of military orders
10. Personal problems (alcohol or drugs)	Letter from social services or doctor

Cumulative Postsecondary History

Your total postsecondary history at ASCC, and off-island, is taken into account in determining whether you are maintaining satisfactory academic progress. This includes semesters when you did not apply for or receive student financial assistance at ASCC.

If you transfer to ASCC from another college or change your major, you must have your academic transcript evaluated by the Admissions Office. The maximum time frame allowed for the completion of your program of study will be adjusted to take into account the total number of prior credits applicable to your current program of study.

Qualitative and quantitative Measures

SAP is measured both incrementally (semester basis) and cumulatively (academic history). To demonstrate SAP you must achieve a grade point average (GPA) of at least 2.0 each semester, and must maintain at least 2.0 cumulative GPA for your entire academic history.

In addition, you must successfully complete at least 2/3 (66.667%) of semester hours you attempt, as well as successfully complete at least 2/3 (66.667%) of all cumulative semester hours attempted during your academic history. "Successful" completion requires a grade of at least a "D" in any course.

Maximum Time Frame

Your SAP is measured according to credits attempted. To maintain SAP you must complete the requirements for your degree or certificate by the time you have attempted 150% of the published program length. For example, if the published length of your program is 60 credits, you will be considered to NOT be maintaining SAP if you exceed 150% or over 90 attempted credits for that program.

What is Lifetime Eligibility Used (LEU)?

The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the amount of a scheduled Pell Grant you can receive each award year is equal to 100%, the six-year equivalent is 600%.

Year Round Pell and Summer Aid

Since the 2017-2018 academic year, the Federal Pell Grant program has allowed an eligible student to receive up to 150% of the student’s scheduled award. This is known as “Year-Round Pell”. Year-Round Pell benefits a student that was enrolled full time in the Fall and Spring terms and allows them to receive up to an additional full Pell grant for the summer. Students are encouraged to take advantage of this regulation to earn their degree faster.

To be eligible for Year-Round Pell students must be enrolled at least half-time, maintain SAP, and must have already earned 100% of Pell funds prior to receiving additional funds.

Remedial Coursework

Federal regulations stipulate that students enrolled in remedial coursework must complete the requirements within 30 attempted credits.

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Additional Elements

Generally, all credit hours attempted by the student (credit hours for which the student has registered) are counted in determining SAP. However, in the event that it becomes necessary for the student to withdraw completely from school after a semester has begun, the student may request in writing that the Financial Aid Office not include the hours for that semester as “hours attempted” in evaluating the student’s satisfactory academic progress.

A “T” grade is used to identify all credit hours transferred from other colleges. An “E” grade identifies credit given when a student successfully challenges any course. Credit hours earned for a “T” or “E” grade are not counted in determining your enrollment status for purposes of FSA. An “I” (Incomplete) grade is given when a student fails to complete all required course work by the end of the semester; the credits are not considered earned until a final letter grade is posted to the student’s academic record.

An “X” (no show) will appear on your record if you registered for a course but never attend the course. “X” is not counted in determining your GPA or your enrollment status for the FSA.

ASCC will include in determining your enrollment status (and pay financial aid for) courses being repeated for credit if you received a grade lower than a “C” when you previously attempted the course. Each attempt will be counted towards your cumulative hours attempted.

ASCC Attendance Policy

Students are expected to attend all classes and laboratories for which they have registered each semester in order to remain enrolled in the classes and to receive final grades. The number of class absences permitted is at the discretion of the instructor, but any student who misses the equivalent of two weeks of classes will be issued a failing grade. A student who enrolls in a class and misses the first week of instruction may be given an “X” grade in order for students on a class waiting list be given the opportunity to replace the “no show” student.

The Veterans Administration requires that institutions of higher education keep accurate records of attendance for all enrolled veterans. Since veterans are paid based on their attendance in classes, accurate reporting of attendance is required of all instructors to eliminate the possibility of the College being held liable for any overpayment made to the students.

Students are responsible for all work and assignments missed due to absence from class. Specific policies for make-up work are left to the discretion of each instructor. Students are advised to ask instructors at the beginning of the semester about the attendance, tardiness, and make-up work policies for each class.

Repeat Policy

For financial aid purposes, a student is allowed to retake (one time only per previously passed course) any previously passed course. Passed means any grade higher than an “F,” regardless of ASCC policy requiring a higher qualitative grade or measure to have been considered to have passed the course. A student may be repeatedly paid for repeatedly failing (F) the same course. See your Financial Aid Counselor for more details.

Refund Policy of Institutional Charges:

If you withdraw, drop out, or are expelled from ASCC on or after your first day of class, or if you fail to return from a leave of absence which was approved by ASCC, you may be entitled to a refund of tuition paid, according to the chart shown below. **Registration fees are non-refundable.**

Date of Withdrawal	Portion of Charges Refunded
Week 1 of instruction	100%
Week 2 of instruction	50%
Week 3 of instruction	25%
Week 4 or later in semester	0%

If any portion of your FSA award was credited to your ASCC account to pay for institutional charges (as opposed to being disbursed to you by check for non-institutional charges), the refund will be used to repay these programs as required by Federal law and regulations, before any funds are repaid to you.

Withdrawal Policy and Return of Title IV Funds (R2T4)

The Financial Aid Office requests Title IV funds for qualified recipients under the assumption that the student will attend the entire period of enrollment for which the assistance is awarded. However, if the student withdraws from school before the completion of the enrollment period, the student may no longer be eligible for the full award that he/she originally was scheduled to receive. The use of the term “withdrawal date” is only for the purpose of calculating the amount of Pell and FSEOG aid earned by the student. In order to determine the student’s withdrawal date from school, the student must complete a “Withdrawal” form. The student, or in case of an emergency, a person designated by the student, initiates the process by acquiring the form from the Registrar’s Office and processes it through the offices listed on the form. The withdrawal process is completed when the form is received by the Registrar’s Office and the “W” is posted in the student information system. Per federal regulations, any student who receives financial aid and then withdraws from all classes prior to completion 60% of the semester/program and/or course will be required to repay a portion of any unearned federal financial aid received. The Financial Aid Office will calculate the amount of unearned federal aid and notify the student of the amount to be returned, the due date, and the procedure. *Students considering dropping classes should first consult with the Financial Aid Office to understand the implications of a complete withdrawal.* In the event the student fails to initiate the withdrawal form as indicated above, the withdrawal date used to compute Pell and FSEOG aid earned by the students is established in accordance with the following chart. *Students considering withdrawing/dropping classes are referred to the Financial Aid Office to understand the implications and possible consequences of withdrawal from school.*

CATEGORY	WITHDRAWAL DATE
Official withdrawal from school	The earlier of: 1. Date student begins the official withdrawal process 2. Date student otherwise provides official notification to the school of intent to withdraw
Unofficial withdrawal from school	Documented last date of attendance at an academically-related event (ASCC must document that the activity is academically related and that the student attended the activity)
Unofficial withdrawal from school (student fails to begin withdrawal process due to illness, accident, grievous personal loss, or other circumstances beyond the student’s control)	Case-by-case determination based on consideration of circumstances (e.g., date of accident or personal loss).
Expulsion	Effective date of expulsion

Repayment of Cash Disbursements

If any portion of your FSA award was paid to you by check, to pay for such non-institutional charges as room and board, transportation, and miscellaneous expenses, you may be required to return some of that money to the ASCC Business Office so that it may be repaid to the

programs. The ASCC Business Office will notify the you via telephone, postal mail, e-mail or by word of mouth regarding your overpayment and any unearned funds must be returned to ED within 21 days. You will not be asked to repay Federal Work-Study wages which you have earned through employment.

ASCC determines your withdrawal date and the amount of Pell and/or FSEOG funds which must be returned to the Federal student aid programs in the event of your complete withdrawal from school.

Student Rights and Responsibilities

As a student at ASCC, you have the right to:

- Know what financial aid programs are available.
- Know the deadlines for submitting applications for each of the available programs.
- Know the eligibility requirements for the available programs, including the requirements for maintaining satisfactory academic progress.
- Be informed about ASCC's financial aid policies and procedures.
- Know how your financial need was determined and what resources were considered in the calculation of your need ("resources" include your income and assets, your parental contribution, and your other financial aid).
- Know how much of your financial need has been met by your student financial aid.
- Know what portion of your financial aid must be refunded or repaid to the FSA programs if you withdraw, drop out, or are expelled.
- Request an explanation of the various programs in the financial aid handbook.
- Provide correct information on the FAFSA and to the Financial Aid Office. Misrepresentation on the FAFSA is a violation of federal law, and may be a criminal offense.
- Submit both parts of your Student Aid Report (SAR) to the Financial Aid Office as soon as you receive it for the purpose of determining your eligibility for financial aid.
- Submit to the Financial Aid Office any other documents requested.
- Report to the Financial Aid Office any change in the information used to determine your eligibility, including changes in name and address, family size, or financial resources.
- Read and understand all forms that you are asked to sign, and keep copies of them.
- Accept the responsibility for all agreements that you sign.
- Satisfactorily perform the work that is agreed upon if you accept a Federal Work-Study award.
- Understand the requirements for maintaining eligibility for financial aid.
- Maintain satisfactory academic progress toward the completion of your program of study, in accordance with ASCC's policy.
- Understand the refund and repayment procedures and requirements.
- Notify the Financial Aid Office immediately if you withdraw from a course or withdraw from school.

OTHER INFORMATION AND QUESTIONS

Students' rights under the Family Education Rights and Privacy Act (FERPA) may be found in the American Samoa Community College Catalog and the Student Government Association (SGA) Handbook.

Copies of the Campus Security Report are available in the ASCC Catalog and the SGA Handbook. The Campus Security Report can also be accessed on the U.S. Department of Education website <http://ope.ed.gov/security/> which provides the OPE Campus Security Statistics.

The Financial Aid Office is open from 8:00 a.m. to 4:00 p.m. Monday – Friday. Counselors are available by appointment only from 8:00 a.m. to 4:00 p.m. on Friday only (necessary changes in scheduled appointments may be announced).