# AMERICAN SAMOA COMMUNITY COLLEGE Division of Student Services



# Financial Aid Handbook



# American Samoa Community College



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# WELCOME TO ASCC!!!



#### **Dear Students:**

Welcome to the American Samoa Community College (ASCC)!!

The ASCC Financial Aid Office is committed and available to assist you with all phases of the financial aid process. We assure you that our services will assist you greatly in achieving your educational pursuit with our institution.

We hope that this handbook will be informative and we wish you the best of luck with all your educational endeavors.

Please contact our office or visit us in person if you have any financial aid questions that are not addressed in this handbook.

# *IMPORTANT REMINDER:*

When Completing the FAFSA online, be certain to use the American Samoa Community College School Code: 010010

ASCC will only receive your FAFSA results if you request for your application to be sent to via the school code listed above.

# Financial Aid Office Contact Information & Hours:

#### **Contact Hours:**

Monday-Friday 8:00a.m. — 4:00p.m. (Except on Holidays)

Email: faid@amsamoa.edu

**Mailing Address:** 

American Samoa Community College, Financial Aid Office

PO Box 2609

Pago Pago, AS 96799

**ASCC Non-Discrimination Statement:** Discrimination on the basis of ethnic group identification, religion, age, sex, sexual orientation, color, or physical or mental disability in all programs, activities, and work environment is unlawful and will not be tolerated by ASCC.

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# I. ASCC Accreditation and Mission

#### Accreditation

The American Samoa Community College (ASCC) is accredited by the Accrediting Commission of Community and Junior Colleges (ACCJC) of the Western Association of Schools and Colleges (WASC).

10 Commercial Boulevard Suite #204 Novato, CA 94949 (415) 506-0234

#### **Financial Aid Mission Statement**

The mission of the Financial Aid Office (FAO) is to ensure that all eligible individuals benefit from federal financial assistance for education beyond high school. Promoting and assuring higher education access and opportunity are the basic principles of Federal Student Aid. By supporting the promise of postsecondary education, we uphold its value as a force for greater inclusion in our society and for the continued vitality of American Samoa as a territory of the United States of America.

#### **NON-DISCRIMINATION POLICY:**

Discrimination in all programs, activities, and work environments is unlawful and will not be tolerated by ASCC. In accordance with the law, the Financial Aid Office does not discriminate against individuals on the basis of age, race, color, sex, sexual orientation, genderidentity, marital status, religion, disability, genetic information, veteran's status, ancestry, national or ethnic origin, or political affiliation in the administration of its Title IV programs to include the following federal grants: Federal Work Study (FWS), Pell Grant, and Federal Supplemental Educational Opportunity Grant (FSEOG).

# YOUR COLLEGE YOUR COMMUNITY YOUR CHOICE YOUR FUTURE!!!!!!

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. FSA provides funding for you to earn your first professional (baccalaureate) degree.

# II. APPLY FOR FINANCIAL AID

To be considered for financial aid, **you must complete the <u>2016—2017</u> Free Application for Federal Student Aid (FAFSA)**, online or a paper application.

- You can apply online at <a href="www.fafsa.ed.gov">www.fafsa.ed.gov</a>. The online FAFSA will guide you through the application; click on the "Start A New FAFSA" button on the home page, and just follow the direction on the screen.
- You will need an FSA ID. Your FSA ID is a username and password combination that allows you to sign your FAFSA electronically.

#### Getting an FSA ID

 Getting an FSA ID before you begin the FAFSA could prevent processing delays, and it only takes a few minutes

Your FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature. **Don't give your FSA ID to anyone—not even to someone helping you fill out the FAFSA**. Sharing your FSA ID could put you at risk of identity theft!

#### How do I get an FSA ID?

The FSA ID process consists of three main steps:

- 1. Enter your log-in information.
  - Provide your e-mail address, a unique username, and password, and verify that you are at least 13 years old.
- 2. Enter your personal information.
  - Provide your Social Security number, name, and date of birth.
  - Include your mailing address, e-mail address, telephone number, and language preference.
  - For security purposes, provide answers to five challenge questions.
- 3. Submit your FSA ID information.
  - Agree to the terms and conditions.
  - Verify your e-mail address. (This is optional, but helpful. By verifying your e-mail address, you can use your e-mail address as your username when logging into certain US Department of Education (ED) websites. This verification also allows you to retrieve your username or reset your password without answering challenge questions.)

#### Do parents need FSA IDs?

Yes, a dependent student will need to have one of his or her legal parents sign the student's FAFSA, so the parent needs an FSA ID as well. It's important to understand that the student and the parent may not share an FSA ID: Your FSA ID is your signature, so it has to be unique to you.

#### **Wait for Notification**

Processing your financial aid application using FAFSA will take up to three to five business days to complete. Once your application is processed successfully, the Central Processing Station (CPS) of ED will email you your Student Aid Report (SAR) and notify you of your eligibility. ED will notify the Financial Aid Office (FAO) at the same time you are sent your SAR. The FAO may contact you for any additional forms required of you. Be advised that any discrepancies must be resolved before any student aid is awarded.

# Basic Eligibility Criteria for Federal Student Aid (FSA)

To qualify for federal student aid (grants, loans, and work-study funds), you have to meet certain requirements.

- Demonstrate financial need;
- Be a U.S. citizen, U.S. National, or an eligible non-citizen of the U.S. A list of eligible U.S. non-citizens statuses may be obtained from the FAO. (Documents required: birth certificate or U.S. Passport, an American Samoa Government photo ID—not needed if U.S. passport is available);
- Have a valid Social Security number (with the exception of students from the Republic of Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- Be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- Be enrolled as a regular student in an eligible degree or certificate program;
- Have a high school diploma or a recognized equivalent such as a General Education Development (GED) certificate, completed a high school education in a homeschool setting approved under state law, or have been enrolled in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives;
- Maintain Satisfactory Academic Progress (SAP) requirements;
- Do not owe a refund or a repayment on a federal grant;
- Not be in default on a federal educational loan;
- Not be convicted of possessing or selling illegal drugs while enrolled and receiving federal financial aid.
- **SUBMIT** all required forms and documents requested by the Financial Aid Office.

# III. Types of Financial Aid Available

Financial Aid is money provided to college students in a variety of forms to help pay for the cost of a college education. ASCC offers the following aid for all eligible applicants: Pell Grant, Federal Work Study program, and Federal Supplemental Educational Opportunity Grant (FSEOG). ASCC does not administer any types of student loans at this time.

#### **Pell Grant**

Federal Pell Grants are usually awarded only to undergraduate students. The amount of Pell Grant you can receive depends on your financial need, the cost of attendance at ASCC, your Expected Family Contribution (EFC), the enrollment status on a semester basis, and more. Pell Grant is gift aid money that is not required to be paid back.

# Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a grant for undergraduate students with exceptional financial need. FSEOG is a campus-based aid that is administered directly by the FAO. FSEOG is limited for Pell eligible students with the lowest EFCs, who meet the priority filing deadlines and are enrolled full time. Depending on the availability of funds and a student's demonstrated need, an FSEOG award for full-time enrollment can be as much as \$200.00 per academic year. The FSEOG does not need to be repaid.

#### Federal Work Study (FWS) Program

Federal Work Study jobs are available to students who demonstrate financial need and are enrolled at least half-time. FWS provides undergraduate students with part-time jobs on or off-campus while enrolled. Students are paid at least the minimum wage and are paid on a biweekly basis. The FAO will determine the earnings limit for each student.

# IV. Understanding the Financial Aid Package

#### **Cost of Attendance**

The Cost of Attendance (COA) is established by the Financial Aid Office in compliance with federal law. 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. Living accommodations and special additional costs such as dependent-care costs, and expenses for disabled students are also taken into consideration.

# ASCC Cost of Attendance (COA) 2016—2017 Student Budget

	Full-Time, ¾-time, or Half-	
	Time Enrollment	Time
Tuition and Fees	\$ 3,550.00	\$ 1,250.00
Room and Board	\$ 3,000.00	
Books and Supplies	\$ 2,370.00	\$ 950
Transportation	\$ 500.00	\$ 500
Miscellaneous	\$ 9800.00	
TOTAL COA	\$ 10,400.00	\$ 2,700.00

# ASCC Cost of Attendance (COA) 2016—2017 Student Budget for AS DOE Teacher Education Students

	Full-Time, ¾-time, or Half- Time Enrollment	Enrolled Less-Than Half- Time
Tuition and Fees		
Room and Board	\$ 3,000.00	
Books and Supplies	\$ 2,370.00	\$ 950
Transportation	\$ 500.00	\$ 500
Miscellaneous	\$ 980.00	
TOTAL COA	\$ 6,850.00	\$ 1,450.00

Students enrolled in a program as less than half-time may be offered an adjusted COA to include allowance for room and board. The adjusted COA for a less than half-time student will be included for up to three semesters, with no more than two of the semesters being consecutive. For more information on this matter, please visit your FA counselor for an exact determination of your award.

#### **Enrollment Status**

Your enrollment at the end of the add/drop period of each semester will determine your enrollment status (i.e. full-time, half-time, etc.) for that term. Your financial aid award will be based on your enrollment status. For all eligible students, enrollment status is determined as follows:

<b>Award Enrollment Status</b>	<b>Enrolled Credit Hours</b>
Full-Time	12 or more credit hours
Three-quarter time	9—11 credit hours
Half-time	6—8 credit hours
Less than half-time	5 or less credit hours

#### **Financial Aid Award**

The following financial aid Award breakdown reflects the ED approved 2016—17 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).

# 2016—17 ASCC Financial Aid Award Amounts For Auto ZERO EFCs

<b>Enrollment Status</b>	# Credits Enrolled	1 <sup>st</sup> Award Amount	2 <sup>nd</sup> Award Amount
Full-Time	12 or more credit hours	\$ 2908.00	\$ 2907.00
(\$5815.00)			
Three-quarter time	9—11 credit hours	\$ 2181.00	\$ 2180.00
(\$4361.00)			
Half-time	6—8 credit hours	\$ 1454.00	\$ 1454.00
(\$2908.00)			
Less than half-time	5 or less credit hours	\$ 344.00	\$ 344.00
(\$688.00)			

#### 2016—17 ASCC FA Awards—AS DOE Teacher Education Students

Awards may vary on a case-by-case basis for ASDOE Teachers. Therefore, all AS DOE Teachers enrolled with ASCC that applied for federal student aid, are encouraged to visit their financial aid counselor to determine their award eligibility, and to answer any questions they may have regarding their participation in the federal student aid program.

#### **Expected Family Contribution**

Federal Student Aid uses the data on your FAFSA to calculate an Expected Family Contribution (EFC). This is the amount of money the student and family are expected to contribute toward the student's annual college costs.

The Financial Aid Office will subtract your EFC from your total cost of attendance. The result is your financial need.

COA—EFC = Financial Need

#### **Financial Need Determination**

The general rule in packaging aid is that the student's total aid and other Estimated Financial Assistance (EFA) must not exceed the student's financial need (Need = Cost minus the EFC). The Financial Need is the maximum aid a student can receive from a combination of all aid sources.

Formula:	
Cost of Attendance (COA)  minus	COA is established by the Financial Aid Office in compliance with federal law.
Expected Family Contribution (EFC)	EFC is determined by the analysis of the information submitted
= Gross Financial Need	on the FAFSA using a federally mandated methodology referred to as "FM."

# Overaward and Overpayment of Financial Aid

An overaward 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. Overawards 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.

Overawards can also result from application errors by the student or the Financial Aid Office. Regardless of the reason for the overaward, the Financial Aid Office is bound by Federal regulation to correct the overaward. 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 Overawards and Overpayments**

The resolution of overawards and overpayments will depend on the types of aid the student has received and what caused the overaward. The Financial Aid Office will resolve overawards and

overpayments using the following methods: (1) re-evaluating the student's EFC, and (2) making adjustments to awarded 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 overawards and overpayments.

Important: You will be ineligible for additional financial aid until repayment is made in full or until payment arrangements are made.

# V. SATISFACTORY ACADEMIC PROGRESS (SAP)

Students receiving financial aid must demonstrate and maintain Satisfactory Academic Progress (SAP) toward the achievement of an associate degree or certificate of proficiency in an eligible educational program.

- 1. Students must maintain a minimum of 2.00 semester term Grade Point Average and
- 2. Students **must also maintain at least a 2.00 Cumulative Grade Point Average** for the entire academic career.
- 3. Students must successfully complete at least 2/3 or 66.667% of all credits attempted in a semester and all the cumulative semester credits attempted during the entire academic career.

Grades of P, NP, W, W/NP, W/F, AU, AR, UW, R, X, and F are not counted as SAP but will be included with credits attempted. Successful completion requires a grade of at least D— in any course.

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; credits will be earned when final letter grade is posted to the student's academic record.

# **Cumulative Academic History**

After the Financial Aid Office receives the processed FAFSA, your total postsecondary history at ASCC and other college(s)/university(s) attended are taken into account in determining whether you are maintaining SAP. This applies to all periods of enrollment whether or not you have received financial aid.

#### **Maximum Time Frame**

To maintain SAP, you must complete the requirements for your declared degree or certificate by the time you have attempted 150% of the published program length.

Example: Published length of program is 60 credits

- You will be considered not to be maintaining SAP, and will lose your eligibility for Federal student aid after attempting 150%, or 90 credits in that program.

NOTE: 30 remedial credits attempted will be paid by financial aid; any attempted remedial credits beyond 30 will not be paid by financial aid.

Generally, all credit hours attempted by the student are counted in determining SAP. 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 SAP.

#### **Consequences**

#### Financial Aid Probation/Warning:

If you do not meet financial aid SAP as stated above, you will be placed on financial aid probation or warning. You may continue to receive financial assistance for *one semester* while on financial aid probation or warning.

#### Financial Aid Suspension:

If you fail to meet SAP by the *End of the semester of Financial Aid Probation or Warning*, you will be placed on Financial Aid Suspension (FAS). You will not be able to receive Federal Student Aid.

# Financial Aid Reinstatement:

To regain SAP and eligibility for FSA after your suspension, you must earn at least a 2.00 semester AND cumulative grade point average (GPA) by the end of the semester of your FAS period. In addition, you must successfully complete at least 2/3 passing (66.667%) of the credits attempted and raise your cumulative successful completion passing rate to at least 2/3 (66.667%).

# **SAP Appeal**

A student who is no longer eligible for federal student aid due to a failure to meet Satisfactory Academic Progress (SAP) standards, and who has been placed on Financial Aid Suspension, may appeal this status. Determination of this appeal will depend on the nature of the circumstances, the quality of the documentation the student provides, and how well the student has displayed the ability to progress towards the degree completion within a reasonable time period. Unusual circumstances (such as student illness, death of an immediate family member, family stress, or medical/emotional disability) may warrant a review of a disqualified student's individual situation. A Financial Aid SAP Appeal Form (Available in the Financial Aid Office) may be filed if such a review is desired.

# SAP Appeal Process:

If you feel there have been extenuating circumstances which affected your SAP:

- 1. See your Financial Aid Counselor to inquire about SAP Appeal. Your FA Counselor will then determine if you are a good candidate for a SAP Appeal process.
- 2. Once a determination is reached to proceed with the appeal process, the student is required to fill out the FA SAP Appeal form (may be picked up from the FA Office).
- 3. You must provide the required documentation in support of your appeal based on the extenuating circumstances (See Examples below). Turn in all documentation together with the appeal form to your financial aid counselor, who will then, in turn submit it to the Financial Aid Officer for review.
- 4. The Financial Aid Officer will review the request and render a decision.
- 5. A written decision by the Financial Aid Officer after consideration of the appeal will be issued to the student via his/her FA Counselor. A written decision by the FA Officer after full consideration, further questioning and investigation/research (if necessary) of the request, is final.

The following table contains examples of some circumstances and of documentation(s) required to support your appeal:

	REASON	ACCEPTABLE SUPPORTING DOCUMENTATION
1	Serious illness or injury of the student or a close family member (child, spouse, parent, or grandparent)	Medical report from the doctor
2	Pregnancy complications	Medical report from the doctor
3	Moving off-island	Letter from the parent or family chief & airline ticket
4	Family emergency (local/off-island)	Red Cross verification & airline ticket
5	Death in the family (local/off-island)	Death certificate & a sworn statement of relation to the deceased
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 DOSS Counseling/Tutoring Referral Form, and a written statement from the student
9	Military commitment	Letter from the commanding officer or copy of military orders
10	Personal problems (alcohol or drugs)	Letter or Personal Statement

# **ASCC** Attendance Policy

Students are expected to attend all classes and laboratories for which they have registered for and to receive final grades. Students are also responsible for all work and assignments missed due to absence from class. Students with excessive absences during the first two weeks of instruction will be administratively dropped. A student cannot exceed six (6) absences for Monday, Wednesday, Friday classes, four (4) absences for Tuesday, Thursday classes; and three (3) absences for summer sessions. The number of absences allowed for the College Accelerated Preparatory Program (CAPP) may be found in the ASCC Catalog. (See ASCC Academic Catalog: Attendance Policy)

A student can be excused from classes at the discretion of, or upon verification by the instructor, for the following reasons: medical, family emergency, special curricular activities, military obligations, jury duty, and related official College sponsored activities.

The Veterans Administration requires that institutions of higher education keep accurate records of attendance of all enrolled veterans.

Important: 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.

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	Case-by-case determination based on consideration of
process due to illness, accident,	circumstances (e.g., date of accident or personal loss).
grievous personal loss, or other	
circumstances beyond the student's	
control)	
Expulsion	Effective date of expulsion

<sup>\*</sup> See also section on Refund Policy regarding Date of Withdrawal and Refunded Charges.

# VI. VERIFICATION

Your application for federal student aid may be selected for a process known as verification. This means that the Financial Aid Office must verify the accuracy of the information that you submitted on the FAFSA. If selected, you must submit a verification worksheet, federal tax return transcripts, and/or other supporting documents. Until your information has been verified, a financial aid award cannot be issued to you.

You will be notified in writing (via email on your FAFSA) or during walk-in inquiries if you have been selected for verification. You will normally have 60 days to submit the required verification documents. Failure to submit the verification documents will result in your financial aid file being closed and no award being issued. If any data reported on the FAFSA is found to be incorrect, your financial aid eligibility will be recalculated.

A list of the different types of verification worksheets may be found at the financial aid office. For more details on the verification process, please contact your financial aid counselor, or visit the school website at <a href="https://www.amsamoa.edu">www.amsamoa.edu</a>.

# VII. FINANCIAL AID FORMS

Below is a list of the different financial aid forms that may be picked up from the financial aid office, or may be accessed through our office website at <a href="http://www.amsamoa.edu/financialaid.html">http://www.amsamoa.edu/financialaid.html</a>:

- 2016—17 Current Assets Worksheet
- 2016—17 Dependency Status Appeal Form
- 2016—17 Income Clarification Form
- 2016—17 Non-Tax Filer Income & Resources Form
- 2016—17 Unusual Enrollment History Appeal Form
- 2016—17 V1 Standard Verification Worksheet
- 2016—17 V4 Custom Verification Worksheet
- 2016—17 V5 Aggregate Verification Worksheet
- 2016—17 V6 Household Resource Verification Worksheet
- Dependency Status Appeal—Sworn Statements
- FERPA Waiver Form

#### VIII.OTHER IMPORTANT INFORMATION

#### **Student Rights**

Students have the right to:

- Know what financial aid assistance is available, including information on all federal, local, and institutional financial aid programs;
- Know the application submission deadlines;
- Know the cost of attending ASCC for determination of financial aid eligibility;
- Know how ASCC calculates financial need;
- Know how your financial need was determined and what resources (such as parental contribution, assets, other financial aid, etc.) were considered in the need calculation;
- Know how much of the financial need has been met;
- Know what portion of your financial aid must be refunded or repaid to the Federal Student Aid programs if you withdraw, drop out, are suspended, or are expelled;

• Request an explanation of the various types of aid in the award package. If dissatisfied with the award(s), students may request a review of their total aid package by contacting the Financial Aid Office.

#### **Student Responsibilities**

Students have the responsibility to:

- Review and consider all information about ASCC programs before enrolling;
- Complete all financial aid application forms accurately and submit them on time.
   Intentional misreporting of information on application forms for federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.
- Provide all requested documents and verification items to the Financial Aid Office.
- Report any additional resources received during the award year.
- Read, understand, and keep copies of all forms requiring a signature, and accept responsibility for all signed documents.
- Conduct themselves in a manner compatible with the published college regulations and with the college's function as an educational institution as stipulated in the Student Code of Conduct (*See ASCC Academic Catalog*).

#### National Student Loan Database System (NSLDS)

If you previously attended another college or university and received an overpayment of FSA or committed to a student loan agreement, the NSLDS will include your loan information on your SAR. After signing a promissory note, many students are vaguely aware of their responsibility to repay the funds. Defaulting on a student loan 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. Contact the *Federal Student Aid Information Center at 1-800-4-FED-AID* to find out more. You may regain eligibility early by successfully completing an approved drug re-habilitation program.

# **Students Right-to-Know**

In compliance with the Student Right-to- Know Disclosure, the following is provided for all current and prospective students for the 2015—2016 Academic Year.

The Graduation Rates provide data on the cohort of first-time, full-time, degree/certificate-seeking undergraduates and tracks them for 150% of the normal time of their program to see how many reach completion.

Overall Graduation Rate		
Graduation Rate	29%	
Total number of students in the Adjusted Cohort	295	
Total number of completers within 150% of normal time	86	

#### **Net Price Calculator**

Section 132(h) of the Higher Education Act (HEA) states: "Each institution of higher education that receives Federal funds under Title IV shall make publicly available on the institution's website a net price calculator to help current and prospective students, families, and other consumers estimate a student's individual **net price** at such institution of higher education."

*Net price* is the average yearly price charged to first-time, full-time undergraduate students receiving student aid at ASCC. *Net Price Calculator* for ASCC is available on the school website at <a href="www.amsamoa.edu">www.amsamoa.edu</a>, or you may contact the Financial Aid Office for more information.

#### **Refund Policy of Institutional Charges**

If you withdraw, drop out, are suspended, or are expelled from ASCC on or after your first day of class, you may be entitled to a refund of tuition paid. *Registration fees are non- refundable*.

#### Tuition and Fees

Resident Tuition Costs	\$110.00 per credit hour
Non-Resident Tuition Costs	\$ 120.00 per credit hour
Registration Fees	
<ul> <li>Fall and Spring semesters</li> </ul>	\$ 50.00
Summer term	\$ 35.00

Note: Additional fees may be charged for individual courses, such as lab fees. Please see the Academic Catalog 2016-2017 for details.

Tuition refunds will be issued for student schedule changes as follows:

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

Once a withdrawal date has been determined, the financial aid Counselor computes the amount earned by the student using a set formula (see your Financial Aid Counselor for details). Any Pell and/or FSEOG already disbursed that exceeds the amount earned by the student must be returned to the U.S. Department of Education (ED). The Financial Aid Office notifies the student in writing to return the excess funds to the ASCC Finance Office for final disposition to ED. In addition, a copy of the notification letter is sent to the Finance Office Accounts Receivables to debit the student's account for the amount owed to the Pell and/or FSEOG program(s).

In contrast, if the amount already disbursed to the student is less than the amount earned, the student is eligible to receive a post-withdrawal disbursement.

The order of attribution of repayments and refunds to Pell and FSEOG is as follows:

FSEOG—first

Pell-second

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), then the refund will be used to repay these programs as required by Federal law and regulations before any funds are repaid to you.

#### Release of Pell/Financial Aid Checks

The ASCC Accounts Receivable (AR) Specialist and/or Manager from the Finance Office are responsible for disbursing Pell/Financial Aid Checks. The checks will be disbursed at

<sup>\*</sup> See also section on Overawards and Overpayments for reference to this policy

the Finance Office window to the owner of the check or to an authorized person via an approved written request letter from the recipient of the check. Any check not picked up within the allowable timeframe (15 days from the date of the check) will be returned to ED as mandated by Federal regulations.

#### **Declination or Return of Federal Pell Grant Funds**

A student is eligible to receive a Pell Grant up to 12 semesters (or equivalent). This limitation is on the duration of Pell Grant eligibility through the calculation of a percentage value called the *Pell Grant Lifetime Eligibility Used (LEU)*. A student's LEU is the sum of each of the percentages of the student's scheduled award that was actually disbursed to the student for each award year. A student is no longer eligible for Pell Grant funds once the student's LEU reaches 600%.

LEU (Lifetime Eligibility Used) = 600% = 6 years

A student may decline and return all or a portion of Pell Grant funds that the student was otherwise eligible to receive, as long as this action is taken during the <u>SAME</u> award year.

NOTE: A student may wish to take the above actions if the student expects to qualify for a larger Pell Grant in future years as a result of a transfer to a more expensive educational institution or an expected change in the student's EFC.

#### **Textbook Information**

Section 133 of the HEA requires ASCC to disclose textbook information such as course schedules, textbook titles, ISBN numbers, and prices. This information must be made readily available to students and to college bookstores. This requirement applies to all institutions of higher education receiving Federal financial assistance.

The ASCC bookstore offers the opportunity for our students to charge books and school supplies on their student account based on the approved financial aid pre-award. Students may only charge books and supplies for classes currently enrolled in at any given term.

If a student chooses to participate in ASCC's bookstore financial aid program, he/she must present the following official documents to the bookstore staff:

- Valid ID
- Current Official Class Schedule received from the Finance Office (please see sample form)
- Class Syllabus

All students must have these documents before any bookstore charge can be authorized.

If a student chooses not to participate in ASCC's bookstore financial aid program, he/she must officially declare this in writing on his/her current financial aid award letter. The alternative option of reimbursement will be offered to the student immediately. The student must bring in the following documents within 7 days from the beginning of the school term to the Finance Office to process his/her book & supplies reimbursement.

- Valid ID
- Current Official Class Schedule
- Class Syllabus
- Invoice of approved textbook/supplies

Students will only be reimbursed for books/supplies for classes currently enrolled in. For more on ASCC textbook policy, please visit the Financial Aid Office, or access the school website for details: www.amsamoa.edu.

# Family Educational Rights and Privacy Act (FERPA)

FERPA affords parents or students of ASCC the rights to the following:

- 1. Inspect and review education records;
- 2. Seek amendment of the student's education records that the parent or student believes to be ineligible, misleading, or otherwise in violation of the student's privacy rights;
- 3. Consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that the Act authorize disclosure without consent; and
- 4. File with ED a complaint concerning alleged failures by ASCC to comply with the requirements of the Act.

The procedures for exercising the right to inspect and review education records are:

- 1. Request in writing and make known request to inspect and review education records;
- 2. Responsible office staff will set an appointment for student or parent to review and inspect education records;
- 3. If records are ineligible, or misleading, or any evidence of violation of the student's privacy rights are found, then the responsible office staff will consult their department head for further review and action.

# **Professional Judgment/Special Circumstances**

The federal government sets the criteria for determining the dependency status of financial aid applicants. Students who do not meet at least one of the conditions listed below are considered financially dependent for financial aid purposes, and they must provide parental information and signatures on the 2016-2017FAFSA or Renewal FAFSA.

You are **dependent** if you answer NO to ALL of these questions:

Were you born before January 1, 1993?	□ YES	□NO
As of today, are you married? (Answer "Yes" if you are separated, but not	□ YES	□NO
divorced.)		
At the beginning of the 2016—2017 school year, will you be working on a	□ YES	□NO
master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD,		
or graduate certificate, etc)?		
Are you currently serving on active duty in the U.S. Armed Forces for	□ YES	$\square$ NO
purposes other than training?		
Are you a veteran of the U.S. Armed Forces?	□ YES	□NO
Do you have children who will receive more than half of their support from	□ YES	□NO
you between July 1, 2016, and June 30, 2017?		
At any time since you turned age 13, were both your parents deceased,	□ YES	□NO
were you in foster care or were you a dependent or ward of the court?		
As determined by a court in your state of legal residence, are you or were	□ YES	□NO
you an emancipated minor? Answer "Yes" if you can provide a copy of a		
court's decision indicating that you are/were an emancipated minor.		
As determined by a court in your state of legal residence, are you or were	□ YES	□NO
you in legal guardianship? Answer "Yes" if you can provide a copy of a		
court's decision indicating that you are/were in legal guardianship.		
At any time on or after July 1, 2015, did your high school or school district	□ YES	□NO
homeless liaison determine that you were an unaccompanied youth who		
was homeless?		
At any time on or after July 1, 2015, did the director of an emergency	□ YES	□NO
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?		
At any time on or after July 1, 2015 did the director of a runaway or	□ YES	□NO
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?		

If you are classified as a dependent student according to the definition above, but wish to apply for financial aid as an independent student, you must complete this form to appeal for reclassification if you meet the criteria.

Students are classified as dependent or independent because federal student aid programs are based on the philosophy that <u>students and the parents have the primary responsibility for paying for their post-secondary education</u>. This "ability to assist" with college costs is measured in an equitable and consistent manner by the government when student and parent data is supplied on the FAFSA.

There is one other condition in which you may be considered independent. The Financial Aid Office can use *Professional Judgment* to review cases of students with special circumstances.

In extreme rare cases, the Financial Aid Office may be able to assist a student who is technically dependent, but who has unique and extenuating circumstances that prevent contact with his/her parents. This may include abandonment and situations where the student's physical or emotional welfare is jeopardized. In such cases, the student must complete a Dependency Status Appeal Form which may be picked up from the Financial Aid Office. Student must also provide written documentation and third party verification in support of this appeal. See your financial aid counselor for forms to fill out and for more information and documentation requirements for the Dependency Status Appeal process.

**Remember!** When you complete the FAFSA, if you are a dependent, a parent cannot be counted in the number of household members in college, unless done under Special Circumstances/Professional Judgment.

# Clery (Campus Security) Act with the Violence Against Women Act (VAWA) Amendments

Copies of the Campus Security Reports are available in the ASCC Catalog and the SGA Handbook. The Campus Security Report can also be accessed on the ED website <a href="http://ope.ed.gov/security/">http://ope.ed.gov/security/</a> which provides the OPE Campus Security Statistics.

All crimes or emergencies occurring on campus must be reported to the Campus Security for action and assistance. The Office of Student Services is responsible for reviewing and reporting all crimes or emergencies to the Board of Retention and Dismissal for disciplinary actions. Policies on procedures, actions, and prevention of campus crimes can be found in the *ASCC Catalog*, *pg*. 30—33.

OFFENSE	2010-	2011-	2012-	2013-	2014-	2015-
	2011	2012	2013	2014	2015	2016
AGGRAVATED	17	20	17	7	7	2
ASSAULTS						
BURGLARY	11	10	8	15	15	12
DRUG VIOLATION	4	4	o	3	3	o
LIQUOR VIOLATION	21	18	10	3	3	o
MURDER	o	o	o	0	o	o
RAPE	o	o	o	0	o	o
ROBBERY	7	9	9	4	4	3
SEXUAL HARRASSMENT	o	o	1	o	o	o
ТНЕГТ	2	2	3	1	1	o
VANDALISM	9	12	7	5	5	o
WEAPON POSSESSION	o	o	o	0	o	1
DATING VIOLENCE					o	o
DOMESTIC VIOLENCE					O	0
SEXUAL ASSAULT					0	0
STALKING					o	O

#### **Additional Financial Resources**

# Scholarship Resources

Scholarships are a great financial option for students who qualify. The monetary value of any scholarship received will be included in determining the student's financial need for other financial aid.

• **AmeriCorps**—By becoming a volunteer with AmeriCorps, you will receive an education award of up to the amount determined by the awarding agency. This program provides full-time educational awards in return for work in community service. For more information, go to **www.americorps.org**.

- McDonalds— Financial assistance offered by the local McDonalds. Contact the local McDonalds Office or the ASCC Student Services Office for application details.
- Other Known Scholarships—Congressional Award, Florence Saulo & Associates Scholarship, Bill Gates Millennium Scholarship, and Business & Professional Women Scholarship.
- American Samoa Department of Education (ASDOE) ASDOE Teacher Education. Contact the ASDOE Office for application information.
- American Samoa Government Scholarship Contact the ASDOE Office for application information.

# • Institutional Scholarships

- Presidential Merit Scholarship—Available to full-time students who meet the requirements for this merit-based financial assistance. Contact the Dean of Student Services for details.
- Miss ASCC Scholarship—See the Dean of Student Services for details.
- ASCC Matai Alumni Association Scholarship—contact the Dean of Student Services for details.
- Student Government Association (SGA)—Saili le Atamai Scholarship. Contact the Dean of Student Services or the SGA office for details.

#### Financial Aid Information/Resources

Financial Aid information can be found in the ASCC Financial Aid Handbook, the U.S. Department of Education's booklet, Funding Education Beyond High School, and The Guide to Federal Student Aid.

#### **Online Resources**

- 2016-2017 ASCC Financial Aid Handbook: www.amsamoa.edu/studentsfinancialaid
- Guide to Federal Student Aid www.federalstudentaid.ed.gov/guide
- U.S. Department of Education www.studentaid.ed.gov

**Remember!** The monetary value of any scholarship received will be included in determining the student's financial need for other financial aid NOT including Pell.

# IX. FINANCIAL AID TERMS

**Award Notification:** An e-mail or letter notifying financial aid applicants of the types and amounts of aid offered. The notification will include an option for a student to decline or accept the award.

**Cost of Attendance (COA):** The total estimated cost of college for the school year, also referred to as the student budget. This includes tuition and fees and allowances for educational and living expenses (including a reasonable allowance for renting or purchasing a personal computer), and transportation costs.

**Expected Family Contribution (EFC):** The amount of money the student and family are expected to contribute toward the student's annual college costs.

**Financial Need:** The difference between the students COA at ASCC and EFC. This is determined by subtracting the EFC and other financial resources from your COA.

**Federal Processor:** The U.S. Department of Education's Central Processing System (CPS). Commonly referred to as CPS, the federal processor analyzes the information on your FAFSA, calculates your EFC, and sends you a Student Aid Report (SAR). The SAR is then sent to our office for processing in the form of an Institutional Student Information Report, or ISIR.

Free Application for Federal Student Aid (FAFSA): This is the official financial aid application used to determine federal aid.

**Parent:** A student's biological mother or father. In the case of adoptive parents and stepparents, an adoptive parent is treated just like a biological parent. A stepparent is considered a parent if married to a biological or adoptive parent and if the student counts in their household size.

**Renewal FAFSA:** The process of reapplying for financial aid. Some information from the previous application is preprinted on the Renewal FAFSA making the application process faster.

**Satisfactory Academic Progress (SAP):** As a condition for receiving student financial assistance, a student be progressing satisfactorily toward completion of an approved educational program.

**Selective Service Registration:** All males born on or after January 1, 1960, who are at least 18 years of age, citizen or non-citizen, and not currently on active duty in the Armed Forces are required by law to register for Selective Service in order to receive federal student aid.

**Student Aid Report (SAR):** The summary of information provided on a student's FAFSA. The Financial Aid Office will receive this information electronically and begin the process to determine the student's eligibility.

**Untaxed Income:** All income received that is not taxed or may not be reported to the IRS or the ASG tax office. This includes Social Security Benefits, Earned Income Credit, Additional Child Tax Credit, clergy and military allowances, disability benefits, child support payments, any cash income not reported to the tax office, bills and support paid on a student's behalf.

**Verification:** A federal process in which the Financial Aid Office checks the accuracy of the information you submitted on the FAFSA.

**Veteran:** For the FAFSA, a person who has engaged in **active duty**, or a National Guard or Reserves enlistee who was called to **active duty** for purposes other than training, and who was a cadet at one of the service academies.

# OTHER INFORMATION AND QUESTIONS

ASCC designates the following departments to assist enrolled or prospective students in obtaining the following information:

- Admission Office--ext. 333
  - ASCC Admission Application and Information
- Registrar's Office--ext. 412
  - Completion Data/Graduation Rates
- Financial Aid Office--ext. 313
  - Gainful Employment
  - Financial Aid services
- Campus Security & Student Services Offices—(Main Line—699-9155)
  - School security policies & crime statistics
- Student Services—ext. 376/430
  - Disability Access & Accommodation/Modification Services
  - Diversity & Tutorial Services
  - Veterans Affairs

The Financial Aid Office is open from 7:30am to 4:00pm Monday to Friday, except on Holidays.

# **Financial Aid Officer:**

Peteru Lam Yuen x313

#### **Financial Aid Counselors:**

Counselors are available from 7:30am to 4:00pm throughout the semester. Students are assigned a counselor according to their last names. You must sign in at the front window first before seeing your assigned counselor.

Josie Tuisamoa	x425	A,T
Thomas Laban	x324	C,E,G,H,J, L
Shanell Tauiliili	x395	B,D,K,S
Lefeemo "Pini" Siaki	x312	F,M
Matau'a Tausili	x443	I,N,O,P,Q,R,U,V,W,X,Y,Z
(vacant)	x313	(Federal Work Study Program)
Brigitte Moala	x313	FA Administrative Assistant