

American Samoa Community College Division of Student Services



FINANCIAL AID HANDBOOK 2024-2025

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INTRODUCTION

The American Samoa Community College (ASCC) Financial Aid Office (FAO) is committed to providing quality services. We understand that navigating financial aid can be complex, and we aim to ensure that you receive the information, support, and resources necessary to ease the financial burden of a college education.

We participate in the Federal Student Aid (FSA) Program, which offers grants and federal work-study opportunities to eligible students. By adhering to federal regulations and maintaining quality service, we strive to ensure that your experience with financial aid is smooth, transparent, and supportive of your educational journey.

FAO MISSION STATEMENT

The mission of the Financial Aid Office is to ensure students have access to and are successful in higher education by assisting them and their families in applying, obtaining, and making the best use of all financial resources they are eligible to receive.

Through outreach initiatives, we support incoming students in successfully transitioning to the American Samoa Community College. Furthermore, we contribute to the institution'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 decisions beyond ASCC.

While complying with Federal, State, and Institutional regulations and guidelines, the financial aid office ensures equity and consistency in the delivery of funds to students.

Non-Discrimination Rules: (Policy 4210: Non-Discrimination; Policy 4212: Appeal and Grievance; Policy 6200 Camus Safety). Discrimination in all programs, activities, and work environments is unlawful and will not be tolerated by the American Samoa Community College. In accordance with the law, the financial aid office does not discriminate against individuals based on age, race, color, sex, sexual orientation, gender identity, marital status, religion, disability, genetic information, veteran status, ancestry, national or ethnic origin, or political affiliation in the administration of its Title IV programs.

Purpose of this Handbook: The purpose of this Financial Aid Handbook is to provide students, families, and staff with clear guidance on the financial aid process. It is an essential resource for understanding how to apply for, receive, and maintain financial assistance for education. Please note that the information in this handbook is subject to change based on updates to federal and institutional policies and regulations. Students are encouraged to check for the most current information regularly. If you have any questions after reading this handbook, the financial aid staff is available to help you. **The financial aid office is located on the 2nd floor of the ASCC Cafeteria and Remote Learning Building**, next to the Multi-Purpose Center (MPC).

Purpose of Financial Aid: The primary responsibility for covering educational expenses rests with the student and their family. However, if a student demonstrates financial need and meets the eligibility requirements for Federal Student Aid, the federal government can provide assistance to help cover college costs.

Definition of Financial Aid: Financial aid is funding provided to students to help cover the cost of their education, including tuition, fees, room and board, books, and other related expenses. It can come from various sources such as federal and state governments, educational institutions, private organizations, and banks. Financial aid is typically awarded based on financial need or other criteria.

Types of Financial Aid: There are several types of financial aid available at ASCC:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS) and Non-Pell Work-Study
- Scholarships
- Aid for Military Families

ASCC does not participate in federal student loan programs at this time

ELIGIBILITY REQUIREMENTS: To be eligible for Federal Student Aid, these are the basic eligibility criteria that you must meet:

- have earned a high school diploma or its equivalent
- demonstrate financial need through the FAFSA
- be a U.S. citizen, National, or eligible non-citizen
- have a valid Social Security number
- be enrolled, as a regular student, in an eligible degree or certificate program
- maintain satisfactory academic progress
- give consent and approval to have your federal tax information automatically transferred into your FAFSA form (if applicable) and
- sign the certification statement on the FAFSA form confirming that you are not in default on any federal student loan, do not owe a refund on a federal student grant, and will use FSA solely for educational purposes.

APPLICATION PROCESS: Students are encouraged to complete the FAFSA online at <https://studentaid.gov>. Follow these steps to successfully complete your FAFSA application.

1. Gather Important Documents

- Your parent's Social Security number (if they have an SSN and you're a dependent student).
- Tax returns, W-2 forms, and other income records for yourself and your parents (if applicable).
- Records of any untaxed income, such as child support or veteran benefits.
- Information on savings, investments, and business assets.

2. Create an FSA ID

Go to <http://www.fsa.gov> to create your **FSA ID**. This will serve as your personal username and password for accessing the FAFSA and other Federal Student Aid services. If you are a dependent student, your parent will need an FSA ID to sign the FAFSA.

3. Complete the FAFSA Form

Visit <https://studentaid.gov> and log in using your FSA ID. Select **“Start New Form”** or **“Access Existing Form”** if you've already started. Make sure to select the correct year. For example, select 2024-25 FAFSA if you plan to attend Fall 2024, Spring 2025 or Summer 2025.

Steps to complete the FAFSA

- Enter your personal information including your name, date of birth, and contact details.
- Add your school choices. **ASCC's School Code is 010010**. You can list up to 20 colleges.
- Report Financial Information. Include you and your parents' (if applicable) financial details, including income and assets. For IRS tax filers, you can automatically transfer your tax information into the FAFSA form.

- Sign and Submit. Be sure to review your FAFSA for accuracy. Once confirmed, sign the application using your FSA ID and your parents if needed. Click **Submit**. You will receive a confirmation page; save or print it for your records.

4. Follow-Up

After submitting, you'll receive a **FAFSA Submission Summary (FSS)** by email or mail. Review your FSS for accuracy and make corrections if needed. The FAFSA processing may take 3-5 business days. The financial aid office may contact you for additional documentation and information. All discrepancies must be resolved before any student aid can be awarded.

Frequently Asked Questions (FAQs): Got questions? For quick help, visit the [Frequently Asked Questions \(FAQs\)](#) online. This is updated regularly and includes the date of each update. Any new or updated questions will be marked NEW or UPDATED for easy reference.

Tip: The best way to complete the FAFSA is **early, online, and without any mistakes**. Mistakes can delay your application and affect the financial aid you may receive. To avoid errors, carefully read each question on the FAFSA form. Check out some of the most [Common FAFSA Errors](#) to help you submit a successful application.

Required Documents: Before any financial aid funds can be processed, your student file must be **complete**. Please submit the following documents to the Financial Aid Office:

- Birth Certificate or U.S. Passport
- Valid Social Security card
- Proof of Secondary Education Completion (high school diploma or official transcript; GED certificate; School Certificate (from a non-U.S. system) etc.
- Valid Am. Samoa Government-issued identification (Driver's License, Vital Statistics, or Voter's ID)
- Verification Documents (*if selected*): If you are chosen in a process called "Verification", you must complete and submit the verification worksheets along with required supporting documents.
- Attendance form (*if applicable*) and
- Official College Transcript: If you are transferring from a college or university off-island, you must have your official transcript sent to the [ASCC Records Office](#) for review.

The financial aid office may request additional documents from you. You will be notified by email or phone if needed. Your financial aid package will not be processed until all required and requested documents have been properly completed and submitted. The financial aid office cannot request funds without a completed and accurate FAFSA, and all necessary eligibility documents are on file. Once your file is complete, it will be reviewed by your assigned [financial aid counselor](#) to determine your eligibility.

Verification Policy: The verification process is required to confirm the accuracy of information students report on the Free Application for Federal Student Aid (FAFSA). Federal Student Aid regulations require ASCC to verify certain information on the FAFSA for a subset of applicants. This process is essential in maintaining the integrity of the Federal Student Aid programs and ensuring that financial aid is awarded fairly and in compliance with federal regulations.

Selection of Verification

Each year, Federal Student Aid randomly selects applicants for verification based on certain criteria, such as conflicting information or potential errors. The ASCC financial aid office may select additional applicants for **institutional verification** if discrepancies are found or additional information is needed to clarify a student's financial situation. Students selected for verification will be notified by the financial

aid office via email or ASCC self-service. The notification will list the required documents you need to submit.

Documents Required for Verification

Students selected for federal and institutional verification must provide documents to confirm the accuracy of the data reported on their FAFSA. These may include:

- **IRS or Local Tax Return Transcripts** or signed copies of federal or local tax returns. *Federal tax information (FTI) that is transferred via the Financial Aid Direct Data Exchange (FA-DDX), formerly known as the IRS Data Retrieval Tool (DRT), to the FAFSA form is considered verified for Title IV purposes.*
- **W-2 forms** for all employment incomes
- **Verification worksheets** provided by the financial aid office.
- **Proof of Non-filing** (if applicable) for students or parents who did not file a tax return.
- **Other documents** as requested to verify household size, number in college, or other FAFSA data.

Verification Deadline and Processing

All verification documents must be submitted no later than **5 days before the last day of instruction**. Failure to submit documents by the deadline may result in a delay or loss of eligibility for federal aid. Once all documentation is received, the verification process typically takes 2-4 weeks. Students are strongly encouraged to submit all required documents as early as possible to avoid delays in financial aid awards.

If any differences are found between the student's FAFSA and verification document(s), the financial aid office will make necessary corrections, and the student's information will be reprocessed. The financial aid award may be adjusted based on the updated information. In cases of conflicting information, the financial aid office will work with the student to resolve discrepancies. The verification process will not be considered complete until all conflicting information is resolved.

If a student does not submit the requested verification documents by the specified deadline, their financial aid award may be delayed or canceled/denied. The student may also be required to repay any disbursed aid. ASCC reserves the right to withhold disbursement of financial aid until the verification process is complete as ASCC is committed to complying with all federal regulations governing the verification process.

The financial aid office may use professional judgment to adjust a student's FAFSA information in cases of special circumstances (e.g., loss of income, high medical expenses or other serious situations). Any adjustments will be documented, and additional verification may be required to support your request.

Important Deadlines: Complying with financial aid deadlines is essential, as missing them can affect your financial aid eligibility and your ability to register for classes. Here are some general deadlines;

Item	Deadline
FAFSA (Federal Deadline)	June 30 th of the following year
FAFSA (Institutional Deadline)	Last Day of Instruction
Required Documents	Last Day of Instruction
Verification, Appeals etc.	5 Days Before the Last Day of Instruction

Note: The FAFSA opens every year on **October 1st**. Apply early as some funds are limited and awarded on a first-come, first-served basis.

FINANCIAL AID OFFER: The ASCC financial aid office “Offers” your Federal Student Aid award during the registration process. The financial aid offer is based on your FAFSA information and satisfactory academic progress. The offer may change if you make changes to your enrollment. This includes adding, dropping, or withdrawing from courses. **It is the student’s responsibility to notify the financial aid office of any changes to their enrollment status.**

Student Aid Index (SAI) (formerly known as the Expected Family Contribution or EFC): is a key number used by the financial aid office to determine your eligibility for financial aid. The SAI is a calculated figure that estimates your family’s financial strength and is used by the financial aid office to determine how much financial aid you may qualify for. The SAI can be as low as -1500 allows for more accurate aid offers to families with significant financial needs.

The **FAFSA Processing System (FPS)** takes the information you provided on the FAFSA and calculates your SAI. This includes factors like:

- **Income:** Reported earnings, untaxed income, and other financial resources for both the student and parents (if applicable).
- **Assets:** Savings, investments, and business or farm assets (if applicable).
- **Household Size:** The number of people in your household, including dependents.
- **Number in College:** The number of family members currently attending college, which can reduce how much your family is expected to contribute.

Determination of Financial Need: Once your SAI is calculated, the financial aid office uses the SAI to calculate your financial need using this formula:

$$\text{Financial Need} = \text{Cost of Attendance (COA)} - \text{Student Aid Index (SAI)}$$

A lower SAI means greater financial need, which may increase your eligibility for grants, scholarships, and work-study opportunities. Be sure to provide accurate financial information on your FAFSA, as it directly impacts your SAI and financial aid you may be eligible to receive. Errors or incomplete information can delay your aid offer or reduce your eligibility.

Cost of Attendance (COA) is an **estimate** of the total expenses you may have while attending college. It represents the maximum amount of financial aid you can receive, including grants, work-study, and scholarships. The COA varies based on several factors, like your enrollment status (full-time or part-time), residency (in-state or out-of-state), and living situation (on-campus, off-campus, etc.).

COA includes:

- **Tuition and Fees:** Charges for enrollment and other institutional fees
- **Room and Board:** The cost of housing and meals, whether the student lives on campus, off-campus, or at home with family.
- **Books and Supplies:** The estimated costs of textbooks, lab materials, and other course-related supplies.
- **Transportation:** Cost for commuting to and from school using public transportation or a personal vehicle.
- **Personal and Miscellaneous Expenses:** Estimated expenses for personal needs such as laundry, clothing, and other day-to-day living costs.

The COA is a crucial factor in determining your financial aid eligibility. The financial aid office uses the COA to calculate a student’s financial need, which is the difference between the COA and the SAI.

Understanding your COA helps you better plan for your total expenses and seek out enough financial aid to cover your education costs.

Cost of Attendance figures for AA / AS Degree students 2024-2025

	Full-time, $\frac{3}{4}$ time or $\frac{1}{2}$ time enrollment	Less than half-time enrollment
Tuition and Fees	5,300.00	1,850.00
Room and Board	4,850.00	
Books and Supplies	4,200.00	1,840.00
Transportation	640.00	640.00
Miscellaneous	1,000.00	
Total Cost of Attendance	15,990.00	4,330.00

Cost of Attendance figures for Regular BA students

	Full-time, $\frac{3}{4}$ time or $\frac{1}{2}$ time enrollment	Less than half-time enrollment
Tuition and Fees	7,430.00	2,560.00
Room and Board	4,850.00	
Books and Supplies	4,200.00	1,840.00
Transportation	640.00	640.00
Miscellaneous	1,000.00	
Total Cost of Attendance	18,120.00	5,040.00

Cost of Attendance Figures for DOE In-Service Teachers

	Full-time, $\frac{3}{4}$ time, or $\frac{1}{2}$ time enrollment
Room and Board	4,850.00
Books and Supplies	4,200.00
Transportation	640.00
Miscellaneous	1,000.00
Total Cost of Attendance	10,690.00

Adjustments to COA: Changes in enrollment status, such as adding, dropping, or withdrawing from courses, can affect your COA and your financial aid package. It is important to notify the financial aid office of any changes to avoid overpayment or underpayment of aid.

Net Price Calculator (NPC): is a free online tool that gives students and families an estimate of college costs and financial aid eligibility before applying. It's a great resource for planning and budgeting for your education. To access the NPC, visit <https://studentaid.gov/aid-estimator/> and enter the required information:

- Date of birth
- Marital status
- State of residence
- Grade level
- Family size
- Income and assets

The calculator will generate an estimated SAI and potential Federal Student Aid eligibility. Remember this is an **estimate**. The **Actual** financial aid awards are determined by completing the FAFSA and other required financial aid documents.

Tuition and Fees: For the 2024-2026 school year, in-district and in-state students are charged **\$150 per credit**. **Out-of-state students** are charged **\$160 per credit**. Additional fees such as course administration fee (\$25 per course), technology fee (\$10 per credit), and maintenance/facility fee (\$5 per credit) are also applicable. Tuition and fees are subject to change. Please visit www.amsamoa.edu for the latest updates.

Books and Supplies: The ASCC Le Bookstore allows eligible students to charge books and supplies to their student account based on their financial aid offer. Students may only charge books and supplies for classes they are currently enrolled in. To charge books/supplies at the bookstore, students must present these documents before any bookstore charges can be authorized.

- Valid ASCC student I.D.
- Current official class schedule (from the finance office) *and*
- Class syllabus

Students eligible for Federal Student Aid have the right to purchase their books and supplies from any vendor of their choice. To receive a reimbursement, students must submit the documents above and an invoice or receipt for approved textbooks and supplies to the Finance Office within **7 days** from the start of the semester. Reimbursements will only be processed for required books and supplies for courses in which the student is currently enrolled.

FEDERAL GRANTS

Federal Pell Grant: is a need-based grant to help eligible undergraduate students finance their education. Unlike loans, Pell Grant do not need to be repaid. Students are encouraged to complete the FAFSA annually and work closely with the financial aid office to ensure their Pell Grant eligibility is maximized based on their enrollment.

Eligibility Requirements for the Federal Pell Grant

- Pell Grants are generally awarded only to undergraduate students who have not earned a bachelor's degree.
- Eligibility is primarily determined by the student's financial need, which is calculated from the information submitted on the FAFSA.
- Pell Grant amounts vary depending on a student's enrollment intensity, which refers to the number of credit hours the student is enrolled in.
- Students can receive Pell Grant for up to 12 full-time semesters, which is known as their Lifetime Eligibility Used (LEU). This limit ensures that Pell funds are available for students over multiple years but cannot exceed 6 years of full-time enrollment. Since the amount of scheduled Pell Grant, a student can receive each award year is equal to 100%, the six-year equivalent is 600%.

When it comes to Pell Grants, there are three main ways a student might qualify.

- **Maximum Pell Grant:** This is the highest amount of money a student can receive from a Pell Grant. A student can qualify for the Maximum Pell Grant if a student has a negative SAI. This usually means that the student's family's financial situation shows a high need for assistance.

Enrollment Intensity for MAXIMUM PELL (Negative SAI)			
Enrollment Status	Credits	Enrollment Intensity	Annual PELL
Full-Time	12+	100%	7,395
3/4-Time	11	92%	6,803
	10	83%	6,138
	9	75%	5,546
1/2-Time	8	67%	4,955
	7	58%	4,289
	6	50%	3,698
<1/2-Time	5	42%	3,106
	4	33%	2,440
	3	25%	1,849
	2	17%	1,257
	1	8%	592

- **Minimum Pell Grant:** This is the lowest amount of money a student can receive as a Pell Grant. A student can qualify for the Minimum Pell Grant if their SAI is close to the maximum limit allowed for Pell Grant eligibility. This means they might have a bit more financial resources than others, but the student still needs help paying for college.

Enrollment Intensity for Minimum Pell			
Enrollment Status	Credits	Enrollment Intensity	Annual PELL
Full-Time	12+	100%	740
3/4-Time	11	92%	681
	10	83%	614
	9	75%	555
1/2-Time	8	67%	496
	7	58%	429
	6	50%	370
<1/2-Time	5	42%	311
	4	33%	244
	3	25%	185
	2	17%	126
	1	8%	59

- **Calculated Pell Grant:** This is an amount that falls somewhere between the Maximum and Minimum Pell Grants. A student's Pell Grant is calculated based on their SAI, which considers the student's family's income, the cost of attending ASCC, enrollment status, and whether the student is attending for a full academic year. If a student's SAI isn't low enough for the Maximum Pell but also not too high, they will likely receive a Calculated Pell Grant. *The calculated Pell figure shown here is an example for a student whose SAI is positive 3878.*

Enrollment Intensity for Calculated Pell (Positive SAI)			
Enrollment Status	Credits	Enrollment Intensity	Annual PELL
Full-Time	12+	100%	3,515
3/4-Time	11	92%	3,234
	10	83%	2,917
	9	75%	2,636
1/2-Time	8	67%	2,355
	7	58%	2,039
	6	50%	1,758
<1/2-Time	5	42%	1,476
	4	33%	1,160
	3	25%	879
	2	17%	598
	1	8%	281

Year-Round Pell (YRP) or Additional Pell: Students may be eligible to receive up to 150% of their Pell Grant Scheduled Award within a single award year under Year-Round Pell (YRP) or Additional Pell. This opportunity helps students complete their academic programs more quickly. Students must meet all standard Pell Grant eligibility requirements.

Enrollment Changes: Changes in enrollment status, such as adding, dropping, or withdrawing from courses, can alter a student's Pell Intensity and the corresponding Pell Grant amount. Students must be aware of these changes to avoid discrepancies in their financial aid disbursement.

- If a student adds courses and moves to a higher enrollment intensity level (e.g., from half-time to full-time), they may be eligible for a larger portion of their Pell Grant, depending on the timing of the adjustment.

- If a student drops below their initial enrollment status, their Pell Grant amount will be reduced accordingly. This may result in a portion of the grant being returned.

Pell Intensity refers to the percentage of a full Pell Grant that a student is eligible to receive, based on their enrollment status. This measure directly affects the amount of Pell Grant funds disbursed to students, which is adjusted according to their enrollment status each semester. Pell Intensity plays a vital role in determining the portion of the Pell Grant a student is eligible to receive. Students should monitor their enrollment status closely and maintain communication with the financial aid office to ensure that their Pell Grant awards align with their current intensity level.

Students are responsible for notifying the financial aid office of any changes to their enrollment status that may impact Pell Intensity. Failing to do so could result in adjustments to their financial aid package and potential repayment obligations.

Using Pell Grants at More Than One School: Students must notify the financial aid office if they plan to enroll at more than one institution or plan to transfer. Students cannot receive Pell from more than one institution at the same time. However, if the student transfers to a new institution during the same award year, the student may be eligible to receive Pell at the new institution. In these cases, the new institution must coordinate with the previous institution to ensure that the total amount of Pell received does not exceed the annual eligibility limit. The

Pell Eligibility After Posting of Grades: Pell Grant eligibility for a completed semester is based on the student's enrollment status at the time of disbursement, not on final grades, provided the student began attendance in all courses. For example, a student enrolled in 12 credit hours (full-time), who passed 9 credits and failed 3 credits, remains eligible for the full-time Pell amount for that semester if the student attended all 12 credits and did not withdraw. However, if the student never attended the failed class or withdrew (officially or unofficially), their Pell award may be returned, adjusted, or canceled. The financial aid office will calculate the amount of unearned federal aid and notify the student of the amount to be returned and the procedure.

Students must also meet Satisfactory Academic Progress (SAP) standards to maintain eligibility for Pell Grant disbursements; term/cumulative completion rate of at least 66.667% and a minimum cumulative/term GPA of 2.0. Failure to meet SAP standards may affect eligibility for aid in future semesters.

Transcript Request: ASCC does not withhold an official academic transcript for semesters in which a student received Title IV federal financial aid (such as Pell Grant) and has either paid or made satisfactory payment arrangements for all institutional charges with the ASCC Finance Office. ASCC may provide an official transcript that includes all semesters meeting these criteria. However, portions of the transcript related to semesters with unpaid balances and no Title IV funds may be withheld. Students are strongly encouraged to pay all outstanding debts and clear any holds in order to receive a full official transcript or diploma. To request a transcript, please complete the [Transcript Request Form](#). For assistance with account balances or payment arrangements, contact the ASCC Finance Office at (684) 699-2722 ext.3304.

Federal Supplemental Educational Opportunity Grant (FSEOG): is a need-based grant program designed to provide additional financial assistance to low-income undergraduate students. It is administered by the ASCC financial aid office.

Eligibility for FSEOG:

- Demonstrate a financial need determined by the information provided on the FAFSA. Students with the lowest SAI are given priority for this grant.
- Available only to undergraduate students who have not yet earned a bachelor's degree.
- Must be enrolled in an eligible program full-time.
- **Priority Consideration:** the FSEOG is meant to supplement the financial assistance provided by the Pell Grant program, therefore FSEOG awards are prioritized for students who have a negative SAI and are not receiving scholarships or additional assistance outside of ASCC.

The maximum FSEOG award can vary but typically ranges from \$100 to \$4,000 per academic year. The exact amount awarded to each student is determined by the ASCC financial aid office, available funding, and the student's financial need. The ASCC financial aid office has discretion in determining how much FSEOG funding to award to students, including the allocation based on financial need, enrollment status, and other factors.

To be considered for FSEOG, students must complete the FAFSA and demonstrate eligibility for Federal Pell Grant. Once the FAFSA is processed, the financial aid office will determine FSEOG eligibility and notify students if they are awarded the grant. FSEOG funds are disbursed directly to the student's account to cover tuition, fees, and other educational expenses. If there are remaining funds after these charges, the student may receive a refund to help with additional costs, such as living expenses. Because FSEOG funding is limited, not all eligible students will receive an award.

Students must remain enrolled in an eligible program and must notify the financial aid office if their enrollment status changes. If a student drops below the full-time enrollment, their FSEOG award may be returned, adjusted, or canceled. FSEOG grants do not have to be repaid as long as the student meets the eligibility criteria. However, if a student withdraws from school, they may be required to repay a portion of the grant.

Grant Disbursement Process: Federal Student Aid is disbursed after the administrative drop period of each semester. If a student is eligible for Federal Student Aid when they register, the student pays nothing, with the exception of the registration fee. This means the cost of attendance is charged against any award the student may receive. Once the financial aid office determines the student has completed all prior requirements, the award eligibility will be determined and the award is included in the financial aid package. A special disbursement spreadsheet is created and a payment request is processed. These documents are electronically forwarded to the finance office for processing. The funds will go directly to the student's account to cover tuition, fees, and other institutional charges. Any payments made by cash or check will be credited to the student's account, as well as any scholarship funds or tuition assistance. If there are remaining funds, a refund check will be made and disbursed by the finance office to the student to help cover other education-related expenses. The financial aid office notifies the student of their federal aid disbursement via batch number and provides the award letter. If the student is unable to pick up their refund check in person, they may request a direct deposit into their personal bank account or provide written authorization to the finance office. This letter acts as the student's permission to let someone else receive the refund check on their behalf.

If a student's enrollment status changes (e.g., if they add, drop, or withdraw from courses), the award amount may be adjusted. Students should notify the financial aid office of any changes to avoid overpayment or underpayment of funds.

Over-award and Over-payment of Financial Aid: The financial aid office must account for **all** sources of aid, even if they are not processed directly through the financial aid office.

Understanding Over-awards: An over-award occurs when the total amount of financial aid a student receives exceeds their eligibility. Common causes of an over-award can include but are not limited to:

- Additional financial aid received that the financial aid office was not aware of when the student's financial aid package was completed (e.g., scholarships)
- Changes in enrollment status
- Errors in the financial aid calculation process
- Application errors and recalculation of eligibility based on financial situation

The financial aid office regularly monitors student accounts to ensure that the total aid awarded does not exceed the allowable limits. Certain events, such as changes in enrollment or receiving additional scholarships after packaging trigger a review of the student's financial aid package.

If an over-award is identified, the financial aid office will adjust the student's aid package. This might involve reducing or canceling certain types of aid to bring the total aid within allowable limits. The financial aid office notifies the student of the over-award and the necessary adjustments. This communication outlines the specific changes and the reason for the adjustment. In some cases, the student may need to return funds to the finance office if the over-award has already been disbursed. The financial aid office is bound by federal regulations to correct the over-award. Exceptions cannot be made for anyone.

Understanding Overpayments: An overpayment occurs when a student receives more financial aid than they are eligible for. This is 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. Common causes of an overpayment can include but are not limited to:

- Withdrawal from courses after aid has been disbursed
- Administrative errors in disbursing funds
- Changes in eligibility after aid has been awarded
- Corrections to the FAFSA data and recalculation of eligibility based on income
- Over-awards not corrected in time

Once an overpayment is identified, the financial aid office will act quickly to resolve the issue. This often involves notifying the student of any overpayment and adjusting their financial aid package. The student is required to repay the excess amount to the finance office or make satisfactory arrangements to do so. The student may be required to repay the overpaid amount. If the overpayment is not resolved, it can lead to a hold on the student's account, preventing future registration or access to transcripts. Any unearned funds must be returned to the finance office. The student will not be eligible for additional financial aid until repayment is made in full or until payment arrangements are made with the finance office. The financial aid office notifies the student of the overpayment. This communication outlines the specific changes and the reason for the adjustment. In cases of Title IV funds (e.g., Pell Grants) the financial aid office must report the overpayment if it cannot be resolved within a specific time frame. Overpayments may also be reported to the National Student Loan Data System (NSLDS), which the student may also lose eligibility for future federal aid until the overpayment is repaid.

Students are encouraged to report all financial resources, including outside scholarships to the financial aid office promptly. This should be done as soon as the student becomes aware of these situations. The financial aid office has these processes in place for timely updates to financial aid packages when there are changes in a student's eligibility. The financial aid office conducts regular audits of student accounts to identify potential over-awards or overpayments early.

Financial Aid Counselors are available to help students understand their aid packages and the implications of any changes. They can provide guidance on how to avoid and resolve over-awards and overpayments. The financial aid office ensures that the policies on over-awards and overpayments are clearly outlined in this financial aid handbook, so students are aware of their responsibilities and the potential consequences.

Federal Work-Study (FWS): is a need-based financial aid program administered by the ASCC financial aid office. The program provides students with part-time employment opportunities to help cover educational and personal expenses while enrolled in school. Federal Work-Study positions are limited and based on the amount of funds the financial aid office receives from the federal government. Not all students who qualify for financial aid are qualified for FWS. Students are encouraged to apply early, as work-study funds are often awarded on a first-come, first-served basis.

Eligibility for FWS Program:

- Must have a valid FAFSA for the academic year
- Demonstrate financial need as determined by the FAFSA
- Completed all required remedial or CAPP courses
- Be enrolled, as a regular student, in an eligible degree or certificate program
- Maintain enrollment of at least half-time or 6 credits
- Maintain satisfactory academic progress
- Not receiving additional outside financial aid assistance (e.g., scholarships)
- Availability of funds

Under the FWS program, students work part-time jobs while enrolled in school. Jobs may be:

- **On-Campus:** Positions within ASCC departments such as the library, administrative offices, or academic units. These positions are on the ASCC campus, including departments like the library, administrative offices, or academic departments.
- **Off-Campus:** Jobs with private non-profit organizations or public agencies where work benefits the community. Partnerships with private for-profit employers are limited and only allowed if the job relates directly to the student's course of study. *At least 7 percent of ASCC's FWS funds are used for students employed in community service jobs. This may include positions such as tutoring, working at local non-profit organizations, or participating in literacy programs.*

Earnings, Hours, and Work Policies: FWS students earn **\$7.25 per hour**, with earnings paid bi-weekly either by direct deposit which is strongly encouraged, or by physical check, which students must pick up at the finance office with valid identification. Students are limited to working a maximum of **20 hours per week** during academic sessions to ensure work does not interfere with academic performance. During breaks or summer sessions, students may be allowed to work more hours depending on ASCC policy and available funding. Timesheets must be submitted **bi-weekly** in **half-hour increments** and approved by supervisors; late or inaccurate submissions will delay payment. The financial aid office verifies hours worked before payroll processing and tracks earnings to prevent students from exceeding their awarded FWS limits.

Student Responsibilities & Program Requirements: Students participating in FWS must adhere to strict program guidelines. They may not volunteer to work extra hours without pay, nor can supervisors request unpaid work, in compliance with the Fair Labor Standards Act of 1938. Students are prohibited from working during scheduled class times, even if classes are canceled. They must collaborate with their supervisors to ensure accurate timesheet reporting and must have both their and their supervisors' signatures on timesheets for verification.

Benefits of the FWS Program: The FWS program provides financial support to help students manage education-related expenses, flexible scheduling to accommodate academic commitments, and valuable career preparation through relevant work experience. Additionally, it offers opportunities for meaningful community service that benefit both students and the local community.

Applying for the FWS Program: To apply for the FWS program, students must complete the FAFSA each year to indicate their interest in work-study. Students must also submit a separate FWS application each semester. Qualified students receive a welcome letter and are required to attend a mandatory FWS orientation, where they will receive an FWS package containing forms such as the Job Placement Form, Guidelines, Job Description, FERPA release, and Off-Campus Agreement (if applicable). Acceptance of the FWS package is optional; students who decline the package will be removed from the program. Once the package is completed and submitted, students may begin working in their assigned FWS positions.

Maintaining FWS Eligibility: To maintain FWS eligibility, students must continue to meet ASCC's satisfactory academic progress requirements, which include a minimum 66.667% term/cumulative completion rate and a term/cumulative GPA of 2.0 or higher. They must remain enrolled in an eligible program at least half-time. Students are responsible for monitoring their work hours to ensure they do not exceed their FWS award limits. If a student reaches their maximum allowable earnings, they must **STOP** participating in the program unless the school provides alternative funding.

Non-Pell Federal Work-Study: This program allows students who are not eligible for the Federal Pell Grant to earn financial assistance through part-time employment. To apply, contact the Counseling Services at counseling@amsamoa.edu or visit their office located on the 2nd floor of the Multi-Purpose Center (MPC) for more information.

Aid for Military Families: There are special aid programs or additional aid eligibility designed to help service members, veterans, and their dependents pursue higher education. New students who plan to use Veteran Affairs (VA) benefits must apply directly to the Veteran Affairs regional office at www.gibill.va.gov/apply-for-benefits/application. The VA regional office will notify the student of their eligibility status. Eligible students are to provide a copy of their VA Certificate of Eligibility to the School Certifying Official (SCO). Veterans Educational Assistance includes;

- Chapter 30 - Montgomery GI Bill Active Duty (MGIB-AD)
- CH 31 – VA Vocational Rehabilitation and Employment
- CH 33 Post 9/11 GI BILL
- CH 33 Transfer of Entitlement (TOE)
- CH 35- Dependent's Education Assistance
- CH 1606 - Montgomery GI Bill – Selected Reserves (MGIB-SR)

More information can be obtained in the [ASCC Catalog 2024-2026](#) page 38.

Scholarships: are financial awards provided to students based on academic achievement, financial need, or other criteria. Each scholarship has its requirements. The scholarship application gives the student an idea of who qualifies for the scholarship and how to apply. Students are encouraged to read the scholarship application carefully, fill it out completely, submit all required documents, and meet the application deadline.

The American Samoa Community College offers the Presidential Merit Scholarship and the SGA Saili le Atamai Non-Pell Scholarship. These scholarships are administered by the Division of Student Services (DOSS). To apply, visit the **Dean of Student Services Office** located on the **2nd floor of the Multi-Purpose Center (MPC)**. The American Samoa Department of Education (ASDOE) also provides

financial aid and scholarships. To apply visit www.amsamoadoe.com/offices/financialaid or contact (684) 633-5237. If awarded, funds are disbursed directly to the student's account to cover tuition, fees, and other educational expenses. If there are remaining funds after these charges, the student may receive a refund to help with additional costs.

ASCC Attendance Policy: All students attending ASCC are expected to attend all of their scheduled classes. **Students with excessive absences during the first two weeks of instruction will be administratively dropped.** Instructors are required to include in their course syllabi the institution's attendance policy and have it distributed to students during the first week of instruction.

A student cannot exceed six (6) absences for Monday, Wednesday, and Friday classes, four (4) absences for Tuesday, and Thursday classes; and three (3) absences for CAPP and summer sessions. Students with excessive absences, in accordance with this policy, will receive a lower or failing grade for the semester or session.

- **15 weeks:**
 - 6 absences for courses offered on M/W/F
 - 4 absences for courses offered on T/Th
- **10 weeks:**
 - 4 absences for courses offered on M/W/F
 - 3 absences for courses offered on T/Th
- **6 weeks = 3 absences (Daily Courses)**
- **5 weeks = 2 absences (Daily Courses)**

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. It is the responsibility of the student to make arrangements with the instructor(s) for work to be made up for absences due to legitimate reasons. Students are required to submit in writing, justifications or provide documentation for absences to the Dean of Academic Affairs. Veteran students are to refer to the Division of Student Services (DOSS) Veterans Educational Benefits sections for additional attendance requirements.

Additional Elements: Generally, all credit hours attempted by the student (credit hours for which the student has registered) are counted in determining SAP. Federal Student Aid requires ASCC to consider various types of grades when determining a student's eligibility for aid and their Satisfactory Academic Progress (SAP). Grades below each have specific implications:

- **Transfer Credit (T):** The grade "T" signifies that the student has received transfer credit from another institution for coursework completed elsewhere. Transfer credits marked as "T" are counted as attempted credits for SAP purposes. These credits are considered completed and are used in the calculation of the student's pace of completion, which is a component of SAP. Transfer credits do not impact the student's GPA at ASCC, as the grades earned at the previous institution are not factored into the GPA.
- **Excluded Credit (E):** The grade "E" indicates that the credit hours have been excluded from a student's degree requirements, perhaps due to repeating a course or because the credits do not meet current program criteria. Even though these credits are excluded from degree requirements, they may still be counted as attempted credits. These credits are generally not counted as completed credits towards the degree and, therefore, may negatively impact the student's pace of completion. Grades associated with E credits may or may not affect the GPA. If a course is repeated and excluded, only the new grade is counted in the GPA.

- **Incomplete (I):** An “I” grade is assigned when a student has not completed all coursework by the end of the semester, usually due to extenuating circumstances, with the expectation that the work will be completed within a specified time. Courses marked with an “I” are counted as attempted credits but not as completed credits until the final grade is posted. An “I” grade does not immediately affect the GPA but can do so if it converts to a failing grade or another final grade later on. Students must resolve “I” grades promptly to avoid them negatively impacting SAP and their financial aid eligibility.
- **No Show (X):** The “X” grade indicates that no grade was reported for the course, either due to administrative delay or because the instructor did not submit a grade. As “I” grade, courses with an “X” grade are considered attempted but not completed until a final grade is entered. These do not count towards completed credits until the “X” is resolved.

Students should regularly check their academic records to ensure all grades are accurate and promptly resolve any “I” or “X” grades. If these grades negatively impact SAP, students may appeal to have their circumstances considered. Documentation and timely communication with the financial aid office are essential. ASCC sets deadlines for resolving “I” or “X” grades in the current ASCC Catalog. Failing to meet these deadlines may result in grades converting to a failure or another grade that impacts SAP and financial aid eligibility.

ASCC is required to maintain accurate records and ensure that any changes to grades (such as resolving an “I” or “X”) are updated in the student’s academic history. Credit hours earned for a “T” or “E” grade are not counted in determining a student’s enrollment status for purposes of Federal Student Aid. ASCC's financial aid office informs students of how these grades will impact their SAP and financial aid eligibility.

MAINTAINING ELIGIBILITY

Satisfactory Academic Progress (SAP) Policy: Federal Student Aid requires the ASCC financial aid office to carefully monitor students' academic performance, including the impact of specific grades on SAP and aid eligibility. The following policy has been developed in accordance with federal regulations and ASCC policies which govern the administration of student financial aid programs. As a condition for receiving Federal Student Aid at ASCC, students must demonstrate and maintain SAP toward the achievement of an eligible degree or certificate program. A student's SAP status may be different from a student's Academic status. Students are responsible for maintaining their eligibility for federal aid by meeting SAP standards, reporting changes in enrollment status, and using federal funds for educational purposes.

To ensure that students receiving financial aid are making SAP toward their degree or certificate program, the ASCC financial aid office monitors and reviews students' SAP at the end of the semester. ASCC's financial aid office enforces these policies to ensure that students who may struggle academically have a clear understanding of the consequences and options available to regain financial aid eligibility.

- **Satisfactory Academic Progress (SAP):** is a status assigned to students who maintains a term & cumulative completion rate of at least 66.667% and a term and cumulative GPA of 2.0.
- **Financial Aid Warning:** is a status assigned to students who do not meet SAP standards at the end of the semester. Students on Financial Aid Warning may continue to receive financial aid for one more semester without submitting an appeal. This provides students with a chance to improve

their academic performance. If the student meets SAP standards by the end of the warning period, they will be removed from warning status. If not, they may be placed on Financial Aid Suspension.

- **Financial Aid Suspension:** is a status assigned to students who fail to meet SAP requirements after their warning semester or if they fail to meet the standards in a single semester without an initial warning. When on suspension, the student is not eligible for any type of financial aid such as federal grants or federal work-study. Students may submit an SAP Appeal to be considered for Financial Aid Probation. Such students must follow the appeal process described below or use means other than financial aid for educational expenses. To reestablish students' eligibility, the student must meet SAP requirements mentioned above.
- **Financial Aid Probation:** is a status assigned to students who failed to make SAP progress and successfully appealed. Students on Financial Aid Probation may be reinstated for one payment period. If the student meets SAP standards by the end of the probation period, they will be removed from probation status. If not, they may be placed on Financial Aid Suspension.
- **Financial Aid Reinstatement:** is the process by which students regain their financial aid eligibility by meeting SAP standards after being placed on financial aid suspension or financial aid probation.
- **Appeals:** Students on financial aid suspension have the option to appeal the decision if there were extenuating circumstances that impacted their academic performance. Circumstances could include serious illness, family emergencies, death in the family, academic difficulties, military commitments, etc. If there were extenuating circumstances that affected the student's academic progress, the student may submit a SAP Appeal Form to the financial aid office. The appeal must be properly completed and submitted **5 days before the last of instruction**. A written decision will be provided to the student within two weeks after the submission date.

REASON	ACCEPTABLE SUPPORTING DOCUMENTATION
Serious illness or injury of the student or a close family member (child, spouse, parent, or grandparent)	Medical report from the doctor
Pregnancy complications	Medical report from the doctor
Moving off-island	Letter from the parent or family chief
Family emergency (local/off-island)	Red Cross verification &/or airline ticket
Death in the family (local/off-island)	Death certificate and a sworn statement of relation to the deceased
Family problems	Letter from a government agency or private company
Employment of the student (full-time or part-time)	Letter from employer
Academic difficulties/lack of serious commitment to getting an education	Completed counseling and written documentation from Academic Advisor and a written statement from the student
Military Commitment	Letter from the commanding officer or copy of military orders
Personal problems (alcohol, drugs, and/or others)	Written Letter

Eligible Program Requirements: To be eligible for Federal Student Aid, a student must be enrolled in courses that apply to their eligible degree or certificate program.

Remedial Coursework: Federal financial aid can be used for up to **30 attempted credits** of remedial coursework. Once the student exceeds 30 attempted credits, the student can no longer receive financial aid for additional remedial courses.

Repeat Policy: For financial aid purposes, if the student passes a course (pass means any grade higher than an "F") the student can receive federal financial aid to repeat the course one additional time. If the student repeats a failed course, the student may repeat the failed course as many times as needed and

remain eligible, as long as the student is meeting the SAP standards. If the student withdraws from a course before completing it, the attempt does not count as a repeat, and the student can retake the course with financial aid. However, it may affect the student's eligibility in terms of the maximum time frame to complete the program.

Maximum Time Frame: Students must complete their program within 150% of the published length of their program to remain eligible for federal financial aid. The maximum time frame counts withdrawals, failed courses, repeated courses, transferred courses, etc. If a student reaches the maximum credits in which they are expected to complete their program, they may not be eligible. If students are enrolled in more than one program, a 150 percent calculation is required to determine the credit limit established to complete the programs.

Unusual Enrollment History (UEH): refers to a pattern where a student attends several different colleges or universities over a short time and receives federal financial aid, such as Pell Grants, at each institution. This behavior can indicate potential abuse of the federal aid system, as some students may be enrolling primarily to receive aid without the intent to complete coursework or earn credits.

Students' enrollment and financial aid records are reviewed over the past four academic years to identify unusual patterns. If the review finds that a student has frequently transferred or enrolled at multiple institutions without earning credits, the student's FAFSA may be flagged for further review. The financial aid office is required to review the student's enrollment history and determine whether the student is still eligible for federal financial aid. The student's eligibility for aid may be temporarily suspended until the review is complete. If it is determined that the student has enrolled at multiple institutions but has not earned any academic credits at several of those institutions, they may be denied further federal financial aid until they can provide an adequate explanation for their enrollment pattern.

If a student's FAFSA is flagged for UEH, the student will be notified by the financial aid office. The student will be required to provide documentation to explain their enrollment pattern. The student may be asked to submit additional documentation, such as:

- **Transcripts** from all institutions attended during the relevant period.
- **Personal Statement** explaining why the student attended multiple institutions or failed to earn credits.
- **Supporting Documents** that support the student's explanation, such as medical records, family emergency records, or evidence of extenuating personal circumstances.

Common Acceptable Reasons for Unusual Enrollment include;

- **Medical Issues:** The student experienced significant health issues that affected their ability to complete coursework.
- **Family Emergencies:** Death or severe illness of a family member impacted the student's ability to stay enrolled or earn credits.
- **Military Service:** The student's military obligations caused interruptions in their academic progress.
- **Other Extenuating Circumstances:** Any other significant personal or financial difficulties that interrupted the student's enrollment and academic progress.

After reviewing the documentation, the financial aid office will determine whether the student's circumstances justify the unusual enrollment pattern. If approved, the student's eligibility for federal financial aid will be reinstated, and they can continue to receive financial aid for their studies. If denied, the student will not be eligible for federal financial aid until they meet certain conditions, such as completing a semester (or more) of coursework at their own expense and without Federal Student Aid.

Once the student has demonstrated that they are making satisfactory academic progress (SAP) and have resolved the issues related to their unusual enrollment, they can reapply for federal financial aid in future semesters. Students who believe their denial is unjust may appeal the decision by submitting additional documentation or clarification about their unusual enrollment history.

Students must stay consistent with their academic plans, and minimize transfers and disruptions in their academic journey by choosing institutions and programs that best fit their long-term educational and career goals. Students must ensure that they complete and earn credits for the courses they are enrolled in before transferring or moving to another institution. They are to stay informed by understanding the financial aid process and how withdrawing from courses or transferring from school to school can impact their eligibility for federal aid.

Withdrawal Policy and Return of Title IV Funds (R2T4) Policy: This is a federal regulation that outlines the policies and procedures related to the withdrawal of students who receive Title IV funds before completing the semester or program. Title IV funds are federally funded programs such as the Federal Pell Grant and Federal Supplemental Educational Opportunity Grants (FSEOG). When a student withdraws, the financial aid office must determine how much of the Title IV aid the student earned and return the unearned portion. These policies ensure compliance with Federal Student Aid guidelines and regulations.

The financial aid office awards Title IV funds to eligible recipients enrolled at ASCC under the assumption that the student will attend the entire period of enrollment. However, if the student withdraws from school before the completion semester or program, the student may no longer be eligible for the full award that the student originally was scheduled to receive. Depending on the date of withdrawal, the student may be required to return a portion of the financial aid received. This could result in a balance owed to the institution.

Official and Unofficial Withdrawals

- **Official Withdrawal:** When a student officially withdraws from all courses, the financial aid office must determine how much of the financial aid was “earned” by the student up to the point of withdrawal. The unearned portion must be returned to the federal government.
- **Unofficial Withdrawal:** When student did not pass any courses for the semester or stops attending classes but does not officially withdraw, the ASCC Registrar’s Office will determine the last date of attendance (LDA). The financial aid office will then calculate how much of the aid was earned, similar to the official withdrawal process.

Withdrawal Date: The term “withdrawal date” is used only to calculate the amount of Pell and FSEOG aid earned by the student. To determine the student’s withdrawal date, the student must successfully complete and submit a “Withdrawal” form to the Registrar’s Office. 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 for processing 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 courses before completing 60% of the semester, 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.

In the event the student fails to initiate the withdrawal, 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: A student is considered to have officially withdrawn for the term/semester when the student completes the withdrawal process/procedure.	1. Last Date of Attendance 2. Date student otherwise provides official notification to the school of intent to withdraw
Unofficial withdrawal from school: The student did not pass any courses for the term/semester. To determine whether a student with ALL failing grades has unofficially withdrawn for the term/semester, a last date of attendance (LDA) is required.	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

Earned vs. Unearned Aid:

- Title IV aid is earned in proportion to the percentage of the term that the student completed. For example, if a student completes 30% of the term, they earn 30% of their aid.
- If a student withdraws after completing 60% of the term, they are considered to have earned 100% of the Title IV aid and no funds need to be returned.

Calculation of Return: If the student received their award before the withdrawal, the student may be required to repay a portion or all of the funds the student received. The financial aid office will perform a post-withdrawal calculation to determine the amount of funds the student has earned up to the date of withdrawal. If the amount disbursed is greater than the amount earned, the student must reimburse those unearned funds to the ASCC finance office. ASCC will hold the student responsible for the entire amount of unearned aid. Until any overpayment is cleared, the student will not be able to receive any services for ASCC. Failure to reimburse any unearned funds to ASCC may result in reporting the overpayment to the National Student Loan Database System (NSLDS). The formula to calculate the amount of unearned aid that must be returned is as follows;

$$\text{Earned Aid} = \frac{\text{Days Completed}}{\text{Total Days in Payment Period}} \times \text{Total Aid Disbursed}$$

*Scheduled breaks lasting five or more consecutive days (Spring Break for example) are excluded from the **total and completed** days in the R2T4 calculation.*

Institutional and Student Responsibilities: The financial aid office must return the unearned portion of the aid to the federal government within **45 days** of determining the student's withdrawal. The financial aid office also notifies the student if any remaining balance is due to the ASCC finance office. ASCC is responsible for adhering to federal regulations and ensuring proper calculation and return of funds. If the unearned aid was used to pay for institutional costs (tuition, fees, etc.), the student may owe a balance to the ASCC finance office. A student may still owe funds to the school even after the federal funds are returned. If a student does not repay the required unearned funds, they may become ineligible for future Title IV aid until the balance is resolved.

Post Withdrawal Disbursement: If a student earned more aid than was disbursed, they may be eligible for a post-withdrawal disbursement, which the financial aid office will notify the student of the eligibility and process accordingly. The student may accept or decline this disbursement. The R2T4 policy is separate from ASCC's refund policy.

Repayment of Cash Disbursements: Cash Disbursements refer to the financial aid funds that are directly given to the student. If a student withdraws or is otherwise no longer enrolled, they may be required to repay the unearned portion of these funds according to the Return of Title IV Funds (R2T4) regulations. The order in which unearned Title IV funds must be returned is as follows:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Other federal financial aid programs

The financial aid office is responsible for returning the unearned portion of institutional charges, but the student is responsible for repaying any cash disbursements they received to the finance office. A student who owes a repayment of Title IV funds may be ineligible for further federal student aid until the repayment is made or satisfactory arrangements are in place. The student will be notified by the finance office if they owe a repayment. This notification will include the amount owed, the reason for the repayment, and the deadline for repayment.

If the student owes a repayment, they must pay the ASCC finance office directly within **21 days** or make payment arrangements to repay the amount. Students will not be asked to repay Federal Work-Study wages which was earned through employment. Failure to repay within this timeframe may result in the student's account being turned over to collections, and they may lose eligibility for future federal student aid until the repayment is made.

If the student does not repay the required amount, they may lose eligibility for any further Title IV federal financial aid until the debt is resolved. Unpaid debts may be sent to collections, which may result in additional fees and interest. The student may choose to repay the full amount owed in one payment or the finance office may offer a payment plan, allowing the student to repay the amount owed in installments.

If the student withdraws before all of their aid is disbursed, they may be eligible for a post-withdrawal disbursement. However, if they do not attend classes after receiving a cash disbursement, they might be required to repay those funds.

Refund Policy of Institutional Charges: If the student withdraws, drops out, or is expelled from ASCC on or after the first day of class, or if the student fails to return from a leave of absence that was approved by ASCC, the student may be entitled to a refund of tuition paid, according to the chart shown below.

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 the semester	0%

Certain fees or charges, such as application fees, registration fees, deposits, or specific course fees, may be non-refundable regardless of the withdrawal date.

Students who believe their refund calculation was incorrect may appeal with the finance office. The appeal must be submitted in writing and within a certain period following the withdrawal.

ASCC communicates its refund policies and procedures in the financial aid handbook to ensure students understand how these policies will affect them financially if they withdraw. If any portion of a student Federal Student Aid award was credited to their ASCC account to pay for institutional charges (as opposed to being disbursed to the student 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 the student.

National Student Loan Database System (NSLDS): is a central database for student aid. It provides comprehensive information on a student's federal financial aid, including loans and grants, and is used by schools, lenders, and guaranty agencies to ensure accurate and up-to-date information is maintained. NSLDS tracks and aggregates information about students' federal loans and grants, ensuring that students, schools, and federal agencies have accurate records. ASCC reports enrollment status, grant disbursements, and repayment (if applicable).

Students can access their personal NSLDS information through the NSLDS website using their FSA ID. This allows them to monitor their loan balances, grant usage, and remaining eligibility for federal aid. The ASCC financial aid office accesses NSLDS to verify students' aid history, manage disbursements, and ensure compliance with federal regulations. This is crucial for avoiding over-awarding and ensuring students maintain eligibility.

ASCC certifies enrollment to NSLDS every **60 days** and responds within **15 days** of the date that NSLDS sends the Roster file to the institution. ASCC reports enrollment to NSLDS before the 15th of every month to ensure that changes in enrollment status are reported accurately and on time.

Pell Grant disbursements are tracked through NSLDS to monitor a student's lifetime eligibility used (LEU), which is capped at 600%. Students are encouraged to regularly monitor their NSLDS accounts to ensure all information is accurate and to keep track of their federal aid history. If discrepancies are found, students should contact the financial aid office or loan servicer to resolve any issues.

The Family Educational Rights and Privacy Act (FERPA): The financial aid office complies with FERPA when handling student financial aid records. Students may be asked to sign a form authorizing the financial aid office to release specific information to third parties (e.g., parents, scholarship agencies) in connection with financial aid processing. ASCC can release financial aid information to federal agencies as part of financial aid programs (e.g., FAFSA verification, and audit processes). Students who believe their FERPA rights have been violated may file a complaint with the Family Policy Compliance Office. The complaint must be submitted within 180 days of the alleged violation and should include specific details about the issue. For more information about FERPA or to exercise your rights under this law, please contact:

- ASCC's Registrar or Financial Aid Office
- Family Policy Compliance Office
400 Maryland Avenue, SW
Washington, D.C. 20202-8520
1-800-USA-LEARN (1-800-872-5327)

More information on FERPA may be found in [ASCC's catalog](#) and the [Student Handbook](#).

Campus Security Report: is available in the [ASCC Catalog](#) . The Campus Security Report can also be accessed on <http://ope.ed.gov/security/> which provides the OPE Campus Security Statistics.

Drug-Related Convictions: Students are required to report any drug-related convictions that occurred while they were receiving federal aid. This is typically done when completing the FAFSA. The FAFSA includes a question that asks whether the student has had a drug conviction for an offense that occurred while receiving federal student aid. Answering “Yes” triggers additional steps to determine the student’s eligibility. Students with drug-related convictions (possession or sale of illegal drugs) may lose their eligibility for federal student aid. This includes grants or work-study programs. ASCC provides resources or counseling services to help students understand their rights, responsibilities, and options if they have a drug-related conviction. ASCC also provides information on drug rehabilitation programs and the process to regain eligibility for financial aid.

Student Information Disclosure Policy: ASCC is committed to providing current and prospective students, their families, and the public with essential information regarding the institution’s operations, programs, and financial aid. This policy ensures compliance with federal regulations and promotes transparency.

ASCC provides this information through multiple channels. Key information is accessible on the institutional [ASCC website](#). Detailed policies and procedures, including financial aid information, are provided in the [Student Handbook](#) and/or Financial Aid Handbook. Additional information can be provided upon request. ASCC ensures the availability of the following information:

- **General Institutional Information:** This includes details about accreditation and American Samoa authorization, academic programs, facilities (including services for students with disabilities), and contact information for obtaining additional information.
- **Financial Aid Information:** ASCC provides descriptions of available federal and institutional financial aid programs, eligibility requirements, application procedures, and criteria for selecting recipients. Information about the rights and responsibilities of students receiving financial aid is also included, along with the cost of attendance, such as tuition, fees, and other associated costs. Refund policies and procedures for withdrawal are made available as well.
- **Student Achievement Information:** ASCC shares retention rates, graduation rates, and transfer-out rates. Where applicable, employment and placement information for graduates is provided. Additionally, information on licensure and certification rates for relevant programs is available.
- **Health and Safety Information:** ASCC shares campus security policies and crime statistics, emergency response and evacuation procedures, and vaccination policies.
- **Student Rights under FERPA:** Information on students’ rights under the Family Educational Rights and Privacy Act (FERPA), including how to review and request amendment of education records, and how to provide consent for disclosure of personally identifiable information may be found in the [ASCC Catalog](#) or the [Student Handbook](#).

ASCC regularly updates and disseminates information through email notifications, self-service, or the [ASCC website](#). Important information is also provided in printed materials such as the Financial Aid Handbook, student handbook, or brochures available to be distributed during orientation sessions. The

financial aid office and other relevant departments are available to provide in-person assistance to students and families seeking additional information.

ASCC is committed to sending annual notifications to students and employees, reminding them of the availability of information and how to access it. This notification may include 1) A summary of available information 2) Instructions on how to access detailed information online or request printed copies or 3) Contact information for relevant offices or personnel.

In compliance with the Student Right-to-Know Act, ASCC discloses completion or graduation rates and, where applicable, transfer-out rates for full-time, first-time undergraduate students. This information is made available to current and prospective students via the [ASCC website](#) and other communication channels.

ASCC regularly reviews its information to ensure accuracy and compliance with federal, state, and accrediting agency requirements. The responsibility for updating and disseminating information is shared among various departments, including the financial aid office, the registrar's office, and the office of [Institutional Effectiveness and Advancement \(IEAD\)](#).

Misrepresentation Policy: ASCC adheres to ethical standards and complies with federal regulations by preventing any form of misrepresentation in its communications with students, prospective students, families, and the public. This policy is designed to maintain transparency, honesty, and accuracy in all institutional disclosures, particularly those related to financial aid, academic programs, and student services. More information on this policy may be found in the [ASCC Personnel Manual](#).

Misrepresentation is defined as any false, erroneous, or misleading statement, action, or omission made by the institution, its representatives, or other related parties, with the potential to deceive or mislead a student, prospective student, or any other stakeholder. Misrepresentation can occur in the following areas:

- Including but not limited to the ASCC's accreditation, transferability of credits, course content, faculty qualifications, and the availability of educational resources.
- Including tuition and fees, refund policies, availability and eligibility of financial aid, and the terms and conditions of scholarships.
- Including job placement rates, the nature and availability of career services, and potential earnings.

ASCC prohibits any form of misrepresentation in its communications, whether verbal, written, or electronic. Specifically, 1) Providing inaccurate information about ASCC's programs, policies, or financial aid opportunities 2) Failing to disclose important information that could impact a student's decision to enroll or remain enrolled and 3) Exaggerating the benefits, outcomes, or opportunities associated with the institution's programs.

All departments and employees are responsible for ensuring the accuracy and integrity of the information they provide. This includes marketing materials, website content, financial aid information, and academic program descriptions. ASCC reviews its publications, promotional materials, and online content to ensure compliance with this policy and federal regulations. Any discrepancies found are corrected immediately. Employees involved in marketing, admissions, financial aid, and student advising are encouraged to be trained on this policy to ensure they understand their responsibilities in preventing misrepresentation.

Any employee, student, or stakeholder who becomes aware of potential misrepresentation is encouraged to report it to the ASCC compliance officer. Reports of misrepresentation are investigated by the compliance officer or a designated committee. The investigation includes a review of the alleged

misrepresentation, interviews with relevant parties, and an assessment of the impact on students or prospective students. If misrepresentation is confirmed, ASCC will take appropriate corrective actions, which may include revising materials, providing additional disclosures, offering restitution to affected students, or taking disciplinary action against responsible employees.

Violations of this policy can have serious consequences including:

- The institution may face penalties, fines, or other sanctions from federal and state regulatory agencies.
- Persistent misrepresentation may result in the loss of eligibility to participate in federal student aid programs.
- Misrepresentation can damage ASCC's reputation, leading to decreased enrollment and trust from stakeholders.

Drug and Alcohol Prevention Program: The Drug and Alcohol Prevention Program Policy is designed to promote a safe and healthy educational environment by preventing the unlawful possession, use, or distribution of drugs and alcohol by students and employees. This policy complies with the Drug-Free Schools and Communities Act (DFSCA).

ASCC strictly prohibits the unlawful possession, use, sale, distribution, or manufacture of drugs and alcohol on its premises or as part of any of its activities. This applies to all students, faculty, staff, and visitors. The consumption of alcohol is prohibited on campus except at events or locations where it is explicitly permitted by ASCC's policies and local laws. The use, possession, distribution, or sale of illegal drugs or the misuse of prescription medications is strictly prohibited.

The institution ensures that the Drug and Alcohol Prevention Program Policy is widely communicated to all students, faculty, and staff through the [Policy Governance Manual](#), [ASCC Employee Handbook](#), and on the [ASCC website](#).

Security and Fire Safety Reporting Policy: outlines the procedures and responsibilities related to security and fire safety reporting at ASCC. This policy is designed to comply with the [Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act \(Clery Act\)](#), which is a federal law that requires colleges and universities to maintain and disclose information about crime on and near their campuses. Maintaining a secure and safe environment is crucial not only for the well-being of our community but also for ensuring continued eligibility to participate in Federal Student Aid programs.

Campus Security Authorities (CSAs) are individuals or organizations associated with ASCC that have a significant responsibility for student and campus activities. This includes campus police or security, deans, faculty advisors, or student groups.

Students, staff, and other community members are encouraged to report any crime, suspicious activity, or emergency immediately. Reports can be made to any CSA, campus security, or local law enforcement. For non-emergency incidents, reports may be submitted via the campus security office. While ASCC encourages complete reports, it also respects the confidentiality of victims. Anonymous reports can be made to certain CSAs or through designated channels, though detailed reports help ensure a safer community.

Annual Security Report (ASR): The [Campus Security Reports](#) is made available to all current students and employees. Prospective students and employees may request a copy. The report can be accessed at <https://ie.amsamoa.edu/campus-crime-statistics> website, which provides the statistics. ASCC will issue

timely warnings to notify the campus community about Clery Act crimes that pose a serious or continuing threat to safety. These warnings are issued through communication channels such as email or campus notifications. In the event of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students or employees, ASCC will issue an emergency notification. This includes situations like severe weather, fire, or a security threat. The institution ensures that the Security and Fire Safety Reporting Policy is widely communicated to all students, faculty, and staff through the [Policy Governance Manual](#), [ASCC Personnel Manual](#), and on the [ASCC Disaster Emergency Plan](#). The Annual Fire Safety Report is integrated into the ASR and available through the same channels.

Other Institutional Policies Governing Federal Student Aid: ASCC participates in federal student aid programs and adheres to strict policies and procedures to ensure compliance with federal regulations. These policies govern the administration of aid, student eligibility, and the disbursement of funds.

To participate in Title IV federal student aid programs, ASCC entered into a Program Participation Agreement (PPA), affirming its commitment to meet all federal requirements. The institution maintains accreditation through the Accrediting Commission for Community and Junior Colleges (ACCJC), a recognized accrediting agency. Additionally, ASCC is authorized by the American Samoa Government to offer postsecondary education, further supporting its institutional eligibility.

ASCC undergoes annual audits of its federal student aid programs to ensure continued compliance with federal laws and regulations. In addition, the college is subject to program reviews that assess adherence to these standards. When deficiencies are identified, ASCC promptly implements corrective actions, which may include revising policies or returning improperly disbursed funds.

To ensure institutional compliance, ASCC invests in the continuous training and professional development of staff responsible for administering federal student aid. The college also maintains strong internal controls to safeguard against fraud, waste, and abuse of federal funds. Comprehensive documentation is maintained for all federal aid transactions, including student eligibility determinations and all related communications, ensuring transparency and accountability throughout the aid process.

Student Rights and Responsibilities: As recipients of financial aid, students have specific rights and responsibilities designed to promote transparency, accountability, and informed decision-making. Understanding these rights and responsibilities is essential for maximizing the benefits of financial aid while ensuring compliance with institutional and federal regulations.

Students' Rights:

- Students have the right to receive clear and comprehensive information about the financial aid process, including the types of aid available, eligibility criteria, application procedures, and deadlines.
- Students have the right to fair treatment without discrimination based on race, color, national origin, sex, disability, or age in all aspects of the financial aid process.
- Students have the right to access their financial aid records, including information on disbursements, awards, and any changes to their aid status.
- Students have the right to confidentiality regarding their financial aid information. Institutions must protect personal data in accordance with the Family Educational Rights and Privacy Act (FERPA).
- Students have the right to appeal any financial aid decisions that they believe are unfair or incorrect. The appeal process should be clearly outlined by the institution.

- Students have the right to accept or decline any financial aid award. It is essential to understand the implications of accepting or declining aid, including potential impacts on tuition and fees.

Students' Responsibilities:

- Students are responsible for completing the Free Application for Federal Student Aid (FAFSA) and any other required forms accurately and on time. Providing false information can result in penalties, including loss of financial aid.
- Students must maintain eligibility for financial aid by meeting all academic and enrollment requirements. This includes maintaining satisfactory academic progress (SAP) as defined by the institution.
- Students are responsible for promptly reporting any changes in their financial circumstances, such as income changes or changes in household size, which may affect their financial aid eligibility.
- Students should carefully read and understand their financial aid award letters, including the terms and conditions associated with each type of aid, such as loans and grants.
- Students are responsible for staying informed about financial aid policies, deadlines, and any changes that may impact their aid status. Regularly checking institutional communications is vital.
- Students must use financial aid funds solely for educational expenses, including tuition, fees, books, supplies, and living expenses. Misuse of funds can result in penalties and loss of future aid.
- Students are encouraged to participate in financial literacy programs offered by the institution to better understand budgeting, saving, and managing debt.

Conclusion: The journey to higher education can be both exciting and challenging, and understanding the financial aid process is crucial for success. This Financial Aid Handbook serves as a guide to the various types of financial aid available, eligibility requirements, and the application processes necessary to secure funding for your education. We encourage all students to explore the financial aid options outlined in this handbook, from federal grants to scholarships and work-study opportunities. By staying informed and proactive, you can take full advantage of the resources available to you. If you have questions or need assistance, do not hesitate to reach out to our financial aid office. Our dedicated team is here to support you in navigating your financial aid journey and to ensure you have the necessary tools to achieve your educational goals. Together, let's make your academic dreams a reality!

Contact Information: The financial aid office is open from 8:00 a.m. to 4:00 p.m., Monday through Thursday, and from 8:00 a.m. to 2:00 p.m. on Friday, closed on holidays.

Financial Aid Counselors are available by appointment. Please keep in mind that your Financial Aid Counselor's customary method of communicating with you is via email provided on the FAFSA application. Students are assigned to counselors based on their last name, and students are encouraged to keep in touch with their financial aid counselors with any questions they may have.

Financial Aid Counselors: *Assigned by last name of the student

Feagaigatuai Belford	f.belford3@amsamoa.edu	x2205	A, B, C, D, E, F
Vacant		x2006	G, H, J, K, L, M
Olita-Laumua Hollister	o.hollister@amsamoa.edu	x2207	I, N, O, P, Q, R, S
Vanila Faiivae	v.faiivae@amsamoa.edu	x2204	T, U, V, W, X, Y, Z

Financial Aid Coordinator:

Felolini Levu f.levu2@amsamoa.edu x2203

Administrative Assistant:

Vanilla Faiivae v.faiivae@amsamoa.edu x2208

Financial Aid Manager:

Sina Hudson s.hudson@amsamoa.edu x2202

Financial Aid Officer

Shanell L. Vivao-Tilo s.tilo@amsamoa.edu x2201

Dean of Student Services (DOSS)

Dr. Emilia Le'i e.lei@amsamoa.edu x0001

**Federal Work-Study
and Outreach**