

**2014-2015**

**FAFSA CODE: 010010**

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# FINANCIAL AID HANDBOOK

## WELCOME!!!



Dear Students:

Welcome to the American Samoa Community College!

The Financial Aid Office staff at the American Samoa Community College (ASCC) is committed and available to assist you with all phases of the financial aid process.

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

Please contact us or visit us in person if you have any financial aid questions.

***Important Reminder: When you complete the FAFSA, be certain to use the American Samoa Community College Federal School Code: 010010 so that we may electronically receive your FAFSA results.***

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### Financial Aid

#### Office Hours:

**Monday-Friday**

**7:30a.m.— 4:00p.m.**

#### Mailing Address:

American Samoa Community College

Attn: Financial Aid Office

PO Box 2609

Pago Pago, AS 96799



## 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. Federal Student Aid provides funding for you to earn your first professional degree or baccalaureate degree.

### **ASCC 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) and Accrediting Commission for Senior Colleges and Universities (ACSCU). 10 Commercial Boulevard, Suite 204, Navato CA 94949. Ph: (415) 506-0234 Fax: (415) 506-0238

## **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:** The American Samoa Community College (ASCC), Financial Aid Office does not discriminate against individuals on the basis of age, race, color, sex, sexual orientation, gender-identity, 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).

*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 environments is unlawful and will not be tolerated by ASCC.*

# How Do I Apply for Financial Aid?

## ***FAFSA***

***You must complete the Free Application for Federal Student Aid (FAFSA). You may apply online or with a paper application.***

- You can apply online at **www.fafsa.ed.gov**. You will need a PIN # so you can electronically sign the FAFSA online application. Apply for a PIN # at **www.pin.ed.gov**.
- Paper applications are available online. However, we strongly encourage you to complete the electronic application online.
- If applying online, please complete the FAFSA on the Web Worksheet, then complete the online application and follow the signature instructions.

**Note:** *If you are a dependent student, please advise your parent to apply for a PIN #.*

### ***Wait for Notification***

**Once your application is processed, the FAFSA processor will notify you about your eligibility either by electronic or postal mail.** The Financial Aid Office may contact you for any required additional forms. Be advised that any discrepancies must be resolved before student aid is awarded.

## ***Eligibility Requirements for Federal Student Aid***

- Have a high school diploma, GED (or equivalency); have completed home schooling at the secondary level; or have passed an “Ability-to-Benefit” test approved by the U.S. Department of Education.
- Be enrolled in an eligible program leading to an associate degree, certificate, or transfer to a University.
- 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 Financial Aid Office. (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.
- Meet and maintain Satisfactory Academic Progress (SAP) requirements.
- Have financial need as demonstrated by the Financial Aid Office review of your completed FAFSA.
- Be registered with the Selective Service if required (generally applies to male students, at least 18 years old, born after December 31, 1959).
- 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.

**Important:** *Other than the Standard Verification (V1), you may be selected for other verifications*

*(See Appendix A for all Verification Groups)*

# Determination of Eligibility

*While the student and his/her family are primarily responsible for meeting educational expenses, the federal government can help you pay for college. A student must demonstrate financial need to be eligible. Before an award is offered, the Financial Aid Office determines the amount of aid for which the student qualifies and the types of aid for which the student is eligible.*

## Cost of Attendance

The Cost of Attendance (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.

## Expected Family Contributions

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.

$$\text{COA} - \text{EFC} = \text{Financial Need}$$

## Financial Need Determination

Expenses for your educational plus living costs are calculated. The Financial Need is the maximum aid a student can receive from a combination of all aid sources.

## Formula

**Student Budget (Determined by the Financial Aid Office)**

— **Expected Family Contribution (Determined by federal processor)**

— **Resources (Additional)**

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**= Financial NEED**

## *Important:*

*Financial Aid Eligibility requirements are under continuous review and are subject to change.*

# Federal Grants & Federal Work Study

When the FAFSA process is complete, students will receive an Award Notification detailing eligibility for federal aid.

## Federal Pell Grant

The Pell Grant program is the foundation for an award package. Pell Grants provide financial assistance to eligible part-time and full-time students. The amount of a student's award is based on the EFC, COA, and the enrollment status on a semester basis.

## Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a limited grant fund for Pell-eligible students with the lowest EFCs, who meet the priority filing deadlines and are enrolled full time.

2014-2015 AWARD		
FOR ZERO EFC		
CREDITS	ENROLLMENT	AWARD
12 +	FULL-TIME	\$ 2,865.00
9—11	3/4 TIME	\$ 2,149.00
6—8	HALF TIME	\$ 1,432.50
1—5	LESS THAN 1/2 TIME	\$ 394.00

## Federal Work Study (FWS)

FWS are available to students who demonstrate financial need and are enrolled at least half-time. Eligible students are placed in work-study jobs, usually on campus.

2014-2015 COST OF ATTENDANCE STUDENT BUDGET		
	Full-time, 3/4 time or half-time enrollment	Enrolled less-than half-time
Tuition & Fees	\$ 3,550.00	\$ 1,250.00
Room & Board	\$ 3,522.00	\$0
Books/Supplies	\$ 2,340.00	\$ 936.00
Transportation	\$ 990.00	\$ 990.00
Miscellaneous	\$ 646.00	\$0
TOTAL COA	\$11,048.00	\$3,176.00



# Satisfactory Academic Progress

*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. 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.

**Important:** *Transfer credits from other colleges/universities are also considered in evaluation of SAP.*

## 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 is 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.

# Satisfactory Academic Progress (Cont'd)

## CONSEQUENCES

### Financial Aid Probation/Warning

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

### Financial Aid Suspension

If you fail to maintain good SAP by the **End of the Semester of Financial Aid Probation**, you will be placed on Financial Aid Suspension. You will not be able to receive Federal Student Aid.

### Financial Aid Reinstatement

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

### Appeals

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 Appeal (Available in the Financial Aid Office) may be filed if such a review is desired. (**See Appendix B for process of Appeal**).

## 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) is the same as what is detailed above. (**See ASCC Academic Catalog**)

A student can be excused from classes at the discretion 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:** 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 details.

# Special Circumstances

## ***Are you “Dependent” for the FAFSA? (Meaning, Will you be required to provide parental information on the FAFSA?)***

To determine the answer, ask yourself the following questions:

1. Were you born before January 1, 1990?
2. At the beginning of the school year, will you be working on a master’s or doctorate program?
3. As of today, are you married?
4. Do you have children who receive more than half of their support from you?
5. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2014?
6. When you were age 13 or older, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? (“Ward of the Court” means you were removed from your parent’s custody for your protection by the court).
7. Are you a veteran of the U.S. Armed Forces?
8. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
9. Are you an emancipated minor as determined by a court in your state?
10. Are you in a legal guardianship as determined by a court in your state?

11. Did your high school or a homeless liaison determine that you were an unaccompanied youth who was homeless?
12. Did a director of an emergency shelter program determine that you were an unaccompanied youth who was homeless?
13. Did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you answered “Yes” to any of the questions, then you are considered Independent and will not be required to submit parent information.

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 and provide written documentation and third party verification. See your financial aid counselor for more information and documentation requirements.

***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.



# Refund Policy

## Refund Policy of Institutional Charges

If you withdraw, drop out, are suspended, or were 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

- **Fall and Spring—\$50.00**
- **Summer—\$35.00**

*Note: Additional fees may be charged for individual courses, such as lab fees. Please see the Academic Catalog 2012-2014 for details.*

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 the Finance Office Window to the owner of the check or to an authorized person via a written letter from the recipient of the check. Any check not picked up within the allowed time

period (15 days from the date of the check) will be returned to the USDOE as per Federal regulations as a lump sum and not by individual checks.

**(See Appendix C For ASCC Refund Policy)**

### 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 portion of Pell Grant funds that the student was otherwise eligible to receive, as long as this action is taken during the **SAME** 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.*

# 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.) are 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, students may request a review by contacting the Financial Aid Office.

## ***Student Withdrawal and the Return of Pell, and FSEOG Funds***

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 she/he originally was scheduled to receive.

***(See Appendix D For Policies and Procedures for determining the student's withdrawal date and the amount of Federal Pell Grant funds, and FSEOG funds a student has earned upon withdrawal from school).***

## **Return of Title IV Funds**

Per federal regulations, any student who receives financial aid and then withdraws from all classes prior to completing 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.

# Student Responsibilities

## Students have the responsibility to:

- Review and consider all information about ASCC's program 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***).

## Repayment Policies

Federal regulations require an evaluation to determine if an over-award exists should a student receive additional resources or misreport/fail to report available resources, or if a clerical error is made.

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

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 USDOE. You will not be asked to repay Federal Work Study wages which you have earned through employment.

## National Student Loan Database System (NSLDS)

If you previously attended a college or university and received an overpayment of FSA or committed to a student loan agreement, the 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 info. You may regain eligibility early by successfully completing an approved drug rehabilitation program.

# Important Dates & Deadlines

***Remember!*** *Students must re-apply every Academic Year NOT every semester!!!! For ASCC Financial Aid purposes, please log in to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) for the FAFSA application deadline.*

## **Attendance Form Available and Submission Deadlines**

***Important:*** *Please pick up and turn in your attendance form in time to ensure awarding and payment in*

**FALL 2014 — September 10, 2014 (Form available from the Financial Aid Office); October 30, 2014**

**SPRING 2014 — February 4, 2014 (Form available from the Financial Aid Office); March 27, 2014**

# Disclosures

## Drug & Alcohol Prevention Program Certification

The use, consumption and possession of ANY narcotics, dangerous drugs or controlled substances by any student or employee of ASCC for which said student or employee does not have a valid prescription is strictly prohibited on campus or at any other ASCC off-campus function. *(Note: ASCC acknowledges that alcohol and nicotine are legal yet hazardous).*

ASCC strictly prohibits the unlawful manufacture, distribution, dispensation, possession or use of non-prescribed drugs or use of illegal drugs or controlled substances. ASCC is also designated as an alcohol-free campus. Illegal acts commonly associated with alcohol include public intoxication, driving while intoxicated, provision of alcohol to minor, bringing alcoholic beverages onto the college campus, and minors having possession of alcohol.

Violating the Drug Policy, Rules and Regulations may cause a student to lose their eligibility for financial aid. According to 20 USC 1091(r), a student who has been convicted of a drug offense shall not be eligible to receive any grant, loan, or work assistance.

Students who violate the mentioned prohibition are subject to disciplinary action including suspension or expulsion in accordance to the severity of the offense. In addition to disciplinary sanctions imposed by ASCC for violation of drugs, and alcohol, students may also be prosecuted under Territorial and Federal Laws.

*Note: Contact the Division of Student Services for available drug and alcohol counseling, treatment, or rehabilitation programs..*

## Family Educational Rights & 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 authorizes disclosure without consent; and
4. File with the USDOE 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 ineligible, misleading, or any evidence of violation of the student's privacy rights are found, then the responsible office staff will consult his/her department head for further review and action.



# Disclosures (Cont'd)

## Student Right-to-Know

In compliance with the Student Right-to-Know Disclosure, the following is provided for all current and prospective students for the 2013-2014 Academic Year.

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

### Overall Graduation Rate

<b>Graduation Rate</b>	<b>41%</b>
<b>Total number of students in the Adjusted Cohort</b>	<b>307</b>
<b>Total number of completers within 150% of normal time</b>	<b>126</b>

Award Level	Number of Completions		
	1st Major	2nd Major	Total
Postsecondary award, certificate, or diploma (at least 1 but less than 2 academic years)	7	0	7
Associate's degree	235	28	263
Bachelor's degree or equivalent	5	0	5
Total number of degrees and certificates	247	34	281
Summary of Completers Data	Number of Students		
	Men	Women	Total
All Completers	75	172	247

## Undergraduate Student Enrollment

Total enrollment 1,488

Transfer-in enrollment 1

Student-to-faculty ratio 18 to 1

## Undergraduate Student Characteristics

Percent of undergraduates who are female 61%

Percent of undergraduates who are full-time 49%

Percent of undergraduates by race/ethnicity:

American Indian or Alaska Native 0%

Asian 1%

Black or African American 0%

Hispanic/Latino 0%

Native Hawaiian or Pacific Islander 92%

White 0%

Two or More Races 0%

Race and ethnicity unknown 0%

Nonresident alien 7%

## Percent of Undergraduate Students by Age

24 and Under = 82%

25 and Under = 18%

Age Unknown = 0%

## Undergraduate Retention and Graduation Rate Cohort

First-time, full-time bachelor's seeking student retention rate 100%

First-time, part-time bachelor's seeking student retention rate 100%

Graduation rate cohort as percent of total entering students 60%

## Disclosures (Cont'd)

### Cleary (Campus Security) Act

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 USDOE website <http://ope.ed.gov/security/> 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*, pgs. 30-33.

OFFENSE	2011-	2012-	2013-2014
AGGRAVATED ASSAULTS	20	17	10
BURGLARY	10	8	11
DATING VIOLENCE	0	0	0
DOMESTIC VIOLENCE	0	0	0
DRUG VIOLATION	4	0	2
LIQUOR VIOLATION	18	10	4
MURDER	0	0	0
RAPE	0	0	0
ROBBERY	9	9	11
SEXUAL HARRASSMENT	0	1	0
STALKING	0	0	0
THEFT	2	3	0
VANDALISM	12	7	10
WEAPON POSSESSION	0	0	0

## Disclosures (Cont'd)

### 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 [www.amsamoa.edu](http://www.amsamoa.edu) or you may contact the Financial Aid Office for more information.

### Textbook Information

Section 133 of the HEA requires ASCC to disclose textbook information such as course schedules, Textbook Titles, ISBN numbers, and Prices. These 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.

This information is made available on the ASCC website at [www.amsamoa.edu](http://www.amsamoa.edu). (*See Appendix E for the Bookstore Financial Aid Program*).

# 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 student's COA at ASCC and EFC. This is determined by subtracting the EFC and other financial resources from your COA.

**Federal Processor:** Referred to as the "central processor" or the federal government's computer system. The federal processor analyzes the information on your FAFSA, calculates your EFC, and sends you a Student Aid Report (SAR).

**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 must 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, and 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.


# Additional 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** 
  - a. 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.
  - b. Miss ASCC Scholarship—See the Dean of Student Services for details.
  - c. ASCC Alumni
  - d. Student Government Association—Saili le Atamai Scholarship.

## 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

- 2014-2015 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.*



## **APPENDIX A: Verification**

*You will be advised by your Financial Aid Counselor to complete one or any of the following 2014-2015 verification forms.*

*V1 Standard Verification*

*V3 Child Support Paid Verification*

*V4 Custom Verification*

*V5 Aggregate Verification*

*V6 Household Resource Verification*

*Income Clarification Form*

*Non-Tax Filer Income and Resources Form*

# APPENDIX B: Financial Aid Appeals

## ***Appeal Process:***

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

1. See your Financial Aid Counselor who can determine if you are a good candidate for a SAP waiver;
2. All appeals must be in writing and addressed to the Financial Aid Manager within 10 working days after you receive notification that your eligibility has been suspended;
3. You must provide the required documentation in support of your appeal based on the extenuating circumstances (See Examples below);
4. The Financial Aid Manager will review request and render a decision;
5. A written decision by the Financial Aid Manager after consideration of the appeal is final.

The following table contains examples of some circumstances and of documentation 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
4	Family emergency (local/off-island)	Red Cross verification & airline ticket
5	Death in the family (local/off-island)	Death certificate
6	Family problems	Letter from a government agency or private company
7	Employment of the student (full-time or part-time)	Letter from employer
8	Academic difficulties/lack of serious commitment to get an education	Completed counseling and written documentation from Academic Advisor/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

## APPENDIX C: ASCC Refund Policy

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 (USDOE). The Financial Aid Office notifies the student in writing to return the excess funds to the ASCC Finance Office for final disposition to USDOE. 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

# APPENDIX D: Withdrawal Date & Procedure

## ***Student Withdrawal & the Return of Pell & FSEOG Funds***

The ASCC 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 federal 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 she/he originally was scheduled to receive.

### ***Withdrawal Date***

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 Admissions & 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 Admissions & Registrar’s Office and the “W” is posted in the student information system.

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 of withdrawal.***

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

# **APPENDIX E: Bookstore Financial Aid Program**

## **ASCC Bookstore Financial Aid Program**

The American Samoa Community College (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.



## ***OTHER INFORMATION AND QUESTIONS***

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

- Admissions, Registrar's & Financial Aid Office -  
ASCC & Financial Aid, Completion or Graduation Rates  
Gainful Employment
- Campus Security & Student Services Offices—(Main Line—699-9155)  
School security policies & crime statistics
- Student Services—x376/430  
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 Manager:**

Peteru Lam Yuen x443

### **Financial Aid Counselors:**

Counselors are available by appointment from 7:30am to 4:00pm throughout the semester. Students are assigned a counselor according to their last names.

Josie Tuisamoa	x425	A,T
Brigitte Moala	x324	C,E,G,H,J, L
Shanell Tauiliili	x395	B,D,K,S
Tu'uloto Lopa	x312	F,M
Matau'a Tausili	x314	I,N,O,P,Q,R,U,V,W,X,Y,Z
Thomas Laban	x313	(Federal Work Study Program)