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Financial Aid

Saint Mary's College of California

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Saint Mary's College of California 2022-2023 Academic Catalog

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Financial Aid Program

Saint Mary's College, through its Financial Aid Office, is committed to helping students and families obtain the needed assistance, both monetary and advisory, to make attendance possible. Saint Mary's Financial Aid staff partner with students and their families to help make college affordable. We know that many families can't provide for all the resources to fund a college education. That's why our Financial Aid staff are available to help you navigate the financial aid process, and explain the types of aid and options to help you meet your college expenses. Here at Saint Mary's, we believe that we have partnership with the students and their parents to prepare and plan for a student's college experience. Students who matriculate as First Years are eligible for Saint Mary's aid for a maximum of four years only. It is important that students plan their academic schedules accordingly to ensure graduation within four years to maximize their financial aid. In addition to demonstrating financial need, applicants for aid must:

1. Be a U.S. citizen, U.S. national or an eligible non-citizen (verification of eligible non-citizen status may be required)
2. Be accepted for admissions as a degree-seeking student in a Federal Student Aid (FSA) eligible program of study.
3. If applying to receive Federal Direct Loans, be enrolled at least half-time.
4. Be registered with the selective service (for male students only).
5. Certify that FSA will only be used for educational purposes.
6. Demonstrate financial need.
7. Have completed high school or the recognized equivalent (GED, etc.)
8. Have copies of transcripts from all previously attended post-secondary institutions on file.
9. Have a valid social security number.
10. Maintain Satisfactory Academic Progress once approved for funding.

11. Not be currently enrolled in secondary school.
12. Not be currently enrolled solely in remedial coursework.
13. Not be in default on a Federal Student Loan or owe an overpayment on an FSA grant or loan.
14. Not be incarcerated.
15. Not have been convicted of an illegal drug-related offense. If previously convicted, the student must visit FAFSA online, click “Before Beginning a FAFSA” and complete the “Drug Worksheet” to determine if previous offense will affect eligibility. Additional help is available by calling 800-4FED-AID (800-433-3243)
16. Not have borrowed in excess of the annual or aggregate loan limits for FSA.

Course Load Requirements

All aid awarded is subject to verification of enrollment status. Changes in registration status may result in an adjustment or cancellation of financial aid awards. ALL UNDERGRADUATE STUDENTS MUST BE ENROLLED FULL-TIME IN ORDER TO RECEIVE SAINT MARY'S COLLEGE OF CALIFORNIA SCHOLARSHIPS OR GRANTS. To qualify for certain federal assistance, students must be registered for six credits or more. Recipients of state scholarships must be full-time students, registered for twelve credit hours or more.

Applying for Aid

New Students

1. Complete an application for admission to Saint Mary's College and arrange to have test scores and high school/college transcripts sent to the Office of Admissions before February 15.
2. Complete the Free Application for Federal Student Aid (FAFSA) by February 15. Follow the instructions at fafsa.gov to file the form and be sure to enter “Saint Mary's College of California (Federal School Code 001302)” as the recipient of the form.
3. California residents should complete the GPA Verification Form no later than March 2 to be considered for the state grant programs. Forms are available in high school and college counseling centers, online at calgrants.org, or from the Financial Aid Office.

Continuing Students

Students wishing to renew their aid for a subsequent year should file the FAFSA by February 26. Only new applicants for Cal Grants need to file the GPA Verification Form (see item 3 under “New Students” section above).

Verification Policy

To apply for federal financial aid, a student submits a Free Application for Federal Student Aid (FAFSA) to the Central Processing System (CPS). Since students sometimes make errors on their applications, there is a process for verifying applications and making corrections. The regulations in Subpart E (sections 51 to 61 of Part 668 of the Title 34 of the Code of Federal Regulations) govern

the verification process conducted by institutions regarding the information submitted by applicants for student financial assistance under the subsidized student financial assistance programs.

In accordance with the provisions of Subpart E, Saint Mary's College of California (SMC) has established and uses written policies and procedures for verifying an applicant's FAFSA information. These policies and procedures include-

1. The time period within which an applicant must provide any documentation requested by SMC;
2. The consequences of an applicant's failure to provide the requested documentation within the specified time period;
3. The method by which the College notifies an applicant of the results of its verification if, as a result of verification, the applicant's EFC changes and results in a change in the amount of the applicant's assistance under the title IV, HEA programs;
4. The procedures SMC will follow itself or the procedures the College will require an applicant to follow to correct FAFSA information determined to be in error; and
5. The procedures the College will follow for making referrals to the Office of Inspector General.

Institutional Responsibility: SMC must require an applicant whose FAFSA information is selected for verification to submit supporting documentation to verify specified data elements of his/her FAFSA, unless the applicant qualifies for a federal exclusion. (See Exclusions from Verification.)

Applicant Responsibility: If the College requests documents or information from an applicant under this Subpart E, the applicant must provide the specified documents or information.

Selection of Applicants

► **Standard Selection:** As stated previously, to apply for federal financial aid a student submits a FAFSA to the Central Processing System (CPS). The CPS selects which applications are selected for verification. Data-based statistical analysis is used to select for verification those applicants with the highest probability of error on their FAFSA submissions. The CPS sets a Verification Flag on the student's processed FAFSA report to indicate that the student's record has been selected for verification. The processed FAFSA is also known as the Student Aid Report (SAR).

► **Customized Selection:** The U.S. Department of Education's long-range goal for verification is a customized selection approach based on the data provided by each applicant on the FAFSA. When fully implemented, this process will identify, for a selected applicant, only the FAFSA information that requires verification based upon that applicant's data. Transition to a customized verification process is expected to continue over multiple award years. Moving toward this customized approach in the current award year, the CPS will also use a Verification Tracking Flag to place an applicant selected for verification into one of three Verification Tracking Groups. (See Information to be Verified.)

► **Update or Correction Selection:** An aid applicant should be aware that an update or correction to his/her FAFSA may trigger the CPS to select the application or additional data elements for verification. In this case, the College must require the applicant to submit any additional documentation needed to complete the verification process.

► Institutional Selection: Per the US Department of Education, Saint Mary's College of California has the authority and responsibility to select an application for verification if there is reason to believe that an applicant's FAFSA information is inaccurate and/or contains conflicting information. The student will then be required to submit documentation to clarify the accuracy of the FAFSA data and/or to resolve the conflicting information.

Exclusions from Verification: Federal regulations stipulate that the College need not verify an applicant's FAFSA information if-

1. the applicant dies;
2. the applicant does not receive assistance under the title IV, HEA programs for reasons other than failure to verify FAFSA information;
3. the applicant is eligible to receive only unsubsidized student financial assistance; or
4. the applicant who transfers to the institution, had previously completed verification at the institution from which he or she transferred, and applies for assistance based on the same FAFSA information used at the previous institution, if the current institution obtains a letter from the previous institution-
 1. stating that it has verified the applicant's information; and
 2. providing the transaction number of the applicable valid ISIR.
5. the applicant was selected for verification after ceasing to be enrolled at the College and all (including late) disbursements were made

Further, unless the College has reason to believe that the information reported by a dependent student is incorrect, it need not verify the applicant's parents' FAFSA information if-

1. the parents are residing in a country other than the United States and cannot be contacted by normal means of communication;
2. both parents or the custodial parent has died;
3. the parents cannot be located because their contact information is unknown and cannot be obtained by the applicant; or
4. both of the applicant's parents are mentally incapacitated.

Lastly, unless the institution has reason to believe that the information reported by an independent student is incorrect, it need not verify the applicant's spouse's information if-

1. the spouse is deceased;
2. the spouse is mentally incapacitated;
3. the spouse is residing in a country other than the United States and cannot be contacted by normal means of communication;
or
4. the spouse cannot be located because his or her contact information is unknown and cannot be obtained by the applicant.

► Saint Mary's College of California policy regarding federal exclusions: Verification requirements will be waived for the federal exclusions listed above provided the College receives supporting documentation pertaining to the applicable exclusion by our published verification deadlines.

Notification

A student whose FAFSA information is selected for verification will be notified of one's selected status as follows:

1. the CPS will notify the student on his/her Student Aid Report (SAR). Next to the EFC will be an asterisk referring to a comment in the student section of the SAR that tells the applicant that he/she will be asked by the College to provide documentation for verification; and
2. SMC will send monthly email notifications to a student selected for verification by the CPS or by the College. Monthly notifications will begin in May and will continue until either the student has submitted all documents required for verification or the deadline for submission has been reached.

College email notifications sent to a student whose FAFSA information is selected for verification will include:

1. a link to SMC's student financial aid web site. This site allows the student to view all documentation needed to satisfy the verification requirements and complete his/her financial aid file; and
2. the student's responsibilities with respect to the verification of FAFSA information, including the deadlines for completing any actions required under this subpart and the consequences of failing to complete any required action.

Information to be Verified

For each award year, the U.S. Secretary of Education publishes in the Federal Register a notice announcing the FAFSA information that an institution and an applicant may be required to verify. The notice also specifies what documentation is acceptable for verifying FAFSA information. The individual verification items that an applicant must verify are based upon the Verification Tracking Group to which the applicant is assigned as listed in the chart below

Verification Tracking Flag	Verification Tracking Group Name	FAFSA Information Required to be Verified
V1	Standard Verification Group	Tax Filers: <ul style="list-style-type: none"> • Adjusted Gross Income • U.S. Income Tax Paid • Untaxed Portions of IRA Distributions and Pensions • IRA Deductions & Payments • Tax Exempt Interest Income • Education Credits

		<p>Nontax Filers:</p> <ul style="list-style-type: none"> Income Earned from Work <p>Tax Filers and Nontax Filers:</p> <ul style="list-style-type: none"> Number of Household Members <p>Number in College</p> <ul style="list-style-type: none"> Tax Number of Household Members Number in College
V2	Reserved	Not Applicable
V3	Reserved	Not Applicable
V4	Custom Verification Group	Identity/Statement of Educational Purpose
V5	Aggregate Verification Group	<p>Tax Filers:</p> <ul style="list-style-type: none"> Adjusted Gross Income U.S. Tax Paid Untaxed Portions of IRS Distributions and Pensions IRA Deductions and Payments Tax Exempt Interest Income Education Tax Credit <p>Nontax Filers:</p> <ul style="list-style-type: none"> Income Earned from Work <p>Tax Filers and Nontax Filers:</p> <ul style="list-style-type: none"> Number of Household Members Number in College Identity/Statement of Educational Purpose
V6	Reserved	Not Applicable

NOTE: Federal regulations stipulate that an institution may require an applicant to verify any FAFSA information that it specifies.

On occasion, Saint Mary's College of California may therefore require a student to verify any FAFSA information and to provide any

reasonable documentation.

Acceptable Documentation

The documentation required for verification varies according to the specific FAFSA information being verified. A student selected for verification will need to submit the following acceptable documentation to the College to complete the verification process. If a student is unable to submit any of the required documents, he/she should contact the SMC Financial Aid Office to discuss possible alternative acceptable documentation.

FAFSA Information	Acceptable Documentation
<p><i>Income information for tax filers:</i></p> <p>1. Adjusted Gross Income (AGI)</p> <p>2. U.S. Income Tax Paid</p> <p>3. Untaxed Portions of IRA Distributions and Pensions</p> <p>4. IRA Deductions and Payments</p> <p>5. Tax Exempt Interest Income</p> <p>6. Education Credits</p>	<p>1) 2020 tax account information of the tax filer that the US Secretary of Education has identified as having been obtained from the Internal Revenue Service (IRS) Data Retrieval Tool and that has not been changed after the information was obtained from the IRS.</p> <p>2) An IRS transcript obtained at no cost from the IRS or other relevant tax authority of a U.S. territory (Guam, American Samoa, the U.S. Virgin Islands) or commonwealth (Puerto Rico and Northern Mariana Islands), or a foreign government that lists 2020 tax account information of the tax filer; or</p> <p>3) A copy of the income tax return and the applicable schedules that were filed with the IRS or other relevant tax authority of a U.S. territory, or a foreign government that lists 2020 tax account information of the tax filer.</p>
<p><i>Income information for the tax fil-</i></p>	<p>1) For a student, or the parent(s) of a dependent student, who filed a 2020 joint income tax return and whose income is used in the calculation of the applicant's expected family contribution and who at the time the</p>

<i>ers with special circumstances:</i>	FAFSA was completed was separated, divorced, widowed, or married to someone other than the individual included on the 2020 joint income tax return -
1. Adjusted Gross Income (AGI)	<p>a) A transcript obtained from the IRS or other relevant tax authority that lists 2020 tax account information of the tax filer(s); or</p> <p>b) A copy of the income tax return and the applicable schedules that were filed with the IRS or other relevant tax authority that lists 2020 tax account information of the tax filer(s); and,</p>
2. U.S. Income Tax Paid	c) A copy of IRS Form W-2 for each source of 2020 employment income received or an equivalent document.
3. Untaxed Portions of IRA Distributions and Pensions	2) For an individual who is required to file a 2020 IRS income tax return and has been granted a filing extension by the IRS for tax year 2020 -
4. IRA Deductions and Payments	<p>a) A copy of the IRS's approval of an extension beyond the automatic six-month extension for tax year 2020;</p> <p>b) Verification of nonfiling from the IRS dated on or after October 1, 2021;</p> <p>c) A copy of IRS Form W-2 for each source of 2020 of 2020 employment income received or an equivalent document; and,</p> <p>d) If self-employed, a signed statement certifying the amount of AGI and U.S. income tax paid for tax year 2020.</p>
5. Tax Exempt Interest Income	Note: SMC may require that, after the income tax return is filed, an individual granted a filing extension beyond the automatic six-month extension submit tax information using the IRS Data Retrieval Tool, by obtaining a transcript from the IRS, or by submitting a copy of the income tax return and the applicable schedules that were filed with the IRS that lists 2020 tax account information. When an institution receives such information, it must be used to reverify the income and tax information reported on the FAFSA.
6. Education Credits	<p>3) For an individual who was the victim of IRS tax-related identify theft -</p> <p>a) A Tax Return DataBase View (TRDBV) transcript obtained from the IRS; and</p> <p>b) A statement signed and dated by the tax filer indicating that he or she was a victim of IRS tax-related identity theft and that the IRS has been made aware of the tax-related identity theft.</p> <p>NOTE: Tax filers may inform the IRS of the tax-related identity theft and obtain a TRDBV transcript by calling the IRS's identity Protection Specialized Unit (IPSU) at 1-800-908-4490. Unless the institution has reason to suspect the authenticity of the TRDBV transcript provided by the IRS, a signature or stamp or any other validation from the IRS is not needed.</p> <p>4) For an individual who filed an amended income tax return with the IRS, a signed copy of the IRS Form 1040X that was filed with the IRS for tax year 2020 or documentation from the IRS that include the change(s) made to the tax filer's 2020 tax information, in addition to one of the following -</p>

	<p>a) IRS Data Retrieval Tool information on an ISIR record with all tax information from the original 2020 income tax return;</p> <p>b) A transcript obtained from the IRS that lists 2020 tax account information of the tax filer(s); or</p> <p>c) A signed copy of the 2020 IRS Form 1040 and the applicable schedules that were filed with the IRS.</p>
<p>Income information for nontax filers:</p> <p>Income earned from work</p>	<p>For an individual who has not filed, and, under IRS or other relevant tax authority rules (e.g., the Republic of the Marshall Islands, the Republic of Palau, the Federated States of Micronesia, a U.S. territory or commonwealth or a foreign government), is not required to file a 2020 income tax return -</p> <p>1) A signed statement certifying -</p> <p>a) That the individual has not filed and is not required to file a 2020 income tax return; and</p> <p>b) The sources of 2020 income earned from work and the amount of income from each source;</p> <p>2) A copy of IRS Form W-2 for each source of 2020 employment income received or an equivalent document; and,</p> <p>3) Except for dependent students, verification of nonfiling from the IRS or other relevant tax authority dated on or after October 1, 2021.</p>
<p>Number of Household Members</p>	<p>A statement signed by the applicant and, if the applicant is a dependent student, by one of the applicant's parents, that lists the name and age of each household member for the 2022-2023 award year and the relationship of that household member to the applicant.</p> <p>NOTE: Verification of number of household members is not required if -</p> <ul style="list-style-type: none"> • For a dependent student, the household size indicated on the ISIR is two and the parent is single, separated, divorced, or widowed, or the household size indicated on the ISIR is three if the parents are married or unmarried and living together; or <p>For an independent student, the household size indicated on the ISIR is one and the applicant is single, separated, divorced, or widowed, or the household size indicated on the ISIR is two if the applicant is married.</p>
<p>Number in College</p>	<p>1) A statement signed by the applicant and, if the applicant is a dependent student, by one of the applicant's parents listing the name and age of each household member, excluding the parents, who is or will be attending an eligible postsecondary educational institution as at least a half-time student in the 2022-2023 award year in a program that leads to a degree or certificate and the name of that educational institution.</p> <p>2) If Saint Mary's College of California has reason to believe that the signed statement provided by the applicant regarding the number of household members enrolled in eligible postsecondary institutions is inaccurate,</p>

	<p>rate, SMC must obtain documentation from each institution named by the applicant that the household member in question is, or will be, attending on at least a half-time basis unless -</p> <p>a) SMC determines that such documentation is not available because the household member in question has not yet registered at the institution the household member plans to attend; or</p> <p>b) SMC has documentation indicating that the household member in question will be attending the same institution as the applicant.</p> <p>NOTE: Verification of the number of household members in college is not required if the number in college indicated on the ISIR is "1."</p>
Identity/Statement of Educational Purpose	<p>1) An applicant must appear in person* and present the following documentation to a SMC authorized individual to verify the applicant's identity:</p> <p>a) An unexpired valid government -issued photo identification such as, but not limited to, a driver's license, non -driver's identification card, other State-issued identification, or U.S. passport. The institution must maintain an annotated copy of the unexpired valid government-issued photo identification that includes -</p> <p>i. The date the identification was presented; and</p> <p>ii. The name of the SMC authorized individual who reviewed the identification; and,</p> <p>b) A signed statement as prescribed by the US Department of Education.</p> <p>2) If SMC determines that an applicant is unable to appear in person to present an unexpired valid government-issued photo identification and execute the Statement of Educational Purpose, the applicant must provide the institution with -</p> <p>a) A copy of an unexpired valid government-issued photo identification such as, but not limited to, a driver's license, non-driver's identification card, other State issued identification, or U.S. passport that is acknowledged in a notary statement or that is presented to a notary; and</p> <p>b) An original notarized statement signed by the applicant using the exact language as follows, except that the student's identification number is optional if collected elsewhere on the same page as the statement.</p>

***Household Size:** The number of household members for dependent students must now include both of a dependent student's legal (biological or adoptive) parents if the parents live together, regardless of the marital status or gender of the parents.

****IRS Data Retrieval Tool (DRT):** The IRS DRT is the fastest, easiest and most secure method of meeting verification requirements. To verify tax data, the U.S. Department of Education and the College encourage students and parents to use the IRS DRT to import data from their tax return directly to the FAFSA, either at the initial FAFSA filing or through the FAFSA correction process.

For the retrieved data to be acceptable documentation of tax data, it is necessary that neither the student nor the parents change the data after it is transferred from the IRS.

► Note: For assistance with the IRS DRT process, a student may find useful videos on the YouTube website:

https://www.youtube.com/results?search_query=irs+drt

Under the following conditions the IRS DRT is NOT available (all apply to both students and parents):

1. the person did not indicate on the FAFSA that the tax return has been completed;
2. the applicant or applicant's parents had a change in marital status after the end of the IRS tax year on December 31st ;
3. the first three digits of the SSN are 666;
4. the person has been a victim of identity theft (See Victim of Identity Theft below.);
5. the tax return was amended (See Filing an Amended Return below.);
6. the person filed a tax filing extension with the IRS (See Tax Filing Extensions below.);
7. the person filed a Puerto Rican or foreign tax return (See Foreign Tax Filers below.);
8. the person is married and filed the tax return either as head of household or married filing separately;
9. in all instances, when the dependent student's legal parents are unmarried and living together;
10. neither married parent entered a valid SSN on the FAFSA;
11. a non-married parent or both married parents entered all zeros for the SSN on the FAFSA; or
12. the person filed the tax return as married and has now separated, divorced, married someone else, or been widowed.

*****IRS Tax Return Transcript: If a student or parent cannot or will not use the IRS DRT, they must provide a transcript obtained from the IRS that lists tax account information of the tax filer for the tax year.**

► **Requesting a Tax Return Transcript: A student or parent may request an IRS Tax Return Transcript from the IRS, free of charge, in one of the following ways:**

1. **online by downloading an immediate PDF at <http://www.irs.gov/Individuals/Get-Transcript>;**
2. **by mail after submitting an online request at <http://www.irs.gov/Individuals/Get-Transcript>;**
3. **by submitting a telephone request by calling 1-800-908-9946**
4. **by mail after submitting a paper request form (IRS Form 4506T-EZ or IRS Form 4506-T)**

► **Tax Filing Extensions:** A student or parent who has been granted a tax filing extension must provide a copy of IRS Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return. The tax filer must also provide copies of all IRS W-2 Forms and a signed draft copy of the federal tax return to the Financial Aid Office by April 15th. SMC may also require submission of a copy of the completed (and signed) tax return before aid is disbursed to the student's account.

► **Foreign Tax Filers:** A student or parent who filed an income tax return other than an IRS form, such as a foreign or Puerto Rican tax form, must use the income and tax information (converted to U.S. dollars) from the lines of that form that correspond most closely to the income information reported on a

19. income tax return to complete the FAFSA. Foreign tax filers cannot use the IRS DRT process and, therefore, must submit signed copies of their foreign tax returns translated into English with U.S. dollar equivalencies to the Financial Aid Office.

IMPORTANT NOTE: Verification of nonfiling from the IRS (or other relevant tax authority, if applicable) dated on or after October 1, 2021 must be provided for (1) independent students (and spouses, if applicable) and parents of dependent students who did not file and are not required to file a 2020 tax return, and (2) individuals who are required to file a 2020 tax return but have not filed because they have been granted a tax filing extension by the IRS beyond the.

Deadlines and Failure to Submit Documentation

A student whose FAFSA information has been selected for verification must submit all documentation required for verification to the Financial Aid Office by specific deadlines according to the type of subsidized federal aid received and his/her period of enrollment.

► **For subsidized federal aid programs, excluding the Federal Pell Grant Program:** A student enrolled in the fall term must submit required verification documentation by November 1st. A student who begins enrollment in the spring term must submit required verification documentation by March 1st. A student who begins enrollment in the summer term must submit required verification documentation by July 1st.

If the student does not provide the verification documentation by the deadline, the College will cancel his/her subsidized federal aid (excluding the Federal Pell Grant Program) for the award year.

If the student then provides the documentation after the deadline, the College will reevaluate the student's eligibility for subsidized aid and will award aid based on the availability of federal funds at the time of documentation submission.

► **For the Federal Pell Grant Program:** A Pell applicant selected for verification must complete the verification process by the deadline published in the Federal Register. As of this writing the notice for 2022-23 has not been published, but the deadline is expected to be September 30, 2023, or 120 days after the last day of the student's enrollment, whichever is earlier. The verification process is complete when the College has received all requested documentation and a valid processed FAFSA report is on file including any necessary corrections to the report.

If the student does not provide the verification documentation or Saint Mary's College of California does not receive the valid processed FAFSA report by the deadline, the student forfeits his/her Federal Pell grant for the award year.

Updating FAFSA Information

► **Generally, a student cannot update FAFSA information that was correct as of the date the application was signed because the FAFSA is considered to be a "snapshot" of the family's financial situation as of that date.** For example, if a student's family sold some stock after signing the FAFSA and spent the proceeds on an automobile or home improve-

ment, the student cannot update the FAFSA to reflect a change in assets. After the FAFSA is signed, only certain items can be updated under the conditions listed below.

1. **Dependency Status Change:** If a student's dependency status changes at any time during the award year, the student must update FAFSA information, except when the update is due to a change in the student's marital status.
2. **Verification of Household Size or Number in College:** An applicant whose FAFSA information is selected for verification of household size or number in college must update those items to be correct as of the date of verification, except when the update is due to a change in the student's marital status.
3. **Marital Status Change:** The College may require a student to update FAFSA information under paragraph (1) or (2) of this section for a change in the student's marital status if the College determines that the update is necessary to address an inequity or to reflect more accurately the student's ability to pay.

Correcting Errors on FAFSA Information

► ***Although a student cannot update FAFSA information that was filed correctly, except under limited conditions as listed-above, errors made on the original FAFSA must be corrected.***

As stated previously, to apply for federal aid a student submits a Free Application for Federal Student Aid (FAFSA) to the Central Processing System (CPS). Generally, the FAFSA is submitted through the online process and the student receives from the CPS an electronic summary of his/her processed FAFSA known as the Student Aid Report (SAR).

Upon receipt of the SAR, the student should review all information listed on the SAR and submit for processing any errors reported on the original FAFSA to the CPS. In addition, customized Saint Mary's College of California Verification Worksheets will be sent via email or mailed to the home address of students selected for federal verification. The student and parent(s) should complete the documentation upon receipt and return it to the Financial Aid Office by U.S. mail, email, or fax. For enrollment beginning in the fall term, all verification documents must be received by the College prior to August 15th to avoid incurring late fees on the student's account; to avoid the cancellation of the student's financial aid award, the final deadline for submitting verification documents is

November 1st.

An electronic summary of a student's original FAFSA and any corrected FAFSA information will be sent from the CPS to the College. Once received, all FAFSA data, Saint Mary's College of California Verification Worksheets, and any supplemental verification documents will then be reviewed by the College to verify the accuracy of the student's FAFSA information and to calculate his/her eligibility for need-based financial aid.

► ***If a student's FAFSA information changes as a result of the College's verification process, the College will:***

1. ***submit for processing changes to the FAFSA information determined to be in error*;***
2. ***recalculate the student's Federal Pell Grant on the basis of the recalculated EFC;***
3. ***adjust the student's financial aid package on the basis of the recalculated EFC; and***

4. **notify the student in writing (by U.S. mail or email) of any change to his/her financial aid package.**

***Note: Although the College will be able to submit most changes to FAFSA information, on occasion it may be necessary for the student to submit changes directly to the CPS. In such cases, the College will notify the student in writing (by U.S. mail or email) as to which data items must be corrected by the student and submitted for processing to the CPS.**

Referral of Fraud Cases

Students and parents are advised that the College must and will refer to the Office of Inspector General (OIG) any credible information indicating that an applicant for Federal Student Aid may have engaged in fraud or other criminal misconduct in connection with FAFSA applications. Common misconduct includes false claims of independent status, false claims of citizenship, use of false identities, forgery of signatures of certifications, and false statements of income. Note that fraud is the intent to deceive as opposed to a mistake on an application.

Definitions

- ▶ **Central Processing System (CPS):** The primary business function of the CPS is student application processing and eligibility determination for federal student financial assistance for postsecondary education.
- ▶ **Federal Expected Family Contribution (FM EFC):** A measure of how much the student and his/her family can be expected to contribute to the cost of the student's education for the award year based on the federal need analysis formula. Note: The College determines a student's eligibility for need-based federal aid based on a student's FM EFC.
- ▶ **Institutional Expected Family Contribution (IM EFC):** A measure of how much the student and his/her family can be expected to contribute to the cost of the student's education for the award year based on the institutional need analysis formula. Note: The College determines a student's eligibility for need-based institutional aid based on a student's IM EFC.
- ▶ **Institutional Student Information Record (ISIR):** One of two output documents created by the CPS after processing a student's FAFSA. The ISIR is made available electronically to the institutions listed on the student's FAFSA and his/her state agency.
- ▶ **Federal subsidized student financial assistance programs:** Title IV, HEA programs for which eligibility is determined on the basis of an applicant's FAFSA EFC. These programs include the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), Federal Perkins Loan, and Direct Subsidized Loan programs.
- ▶ **Federal unsubsidized student financial assistance programs:** Title IV, HEA programs for which eligibility is not based on an applicant's FAFSA EFC. For students attending Saint Mary's College of California, these programs include the Direct Unsubsidized Loan and Direct PLUS Loan programs.
- ▶ **Student Aid Report (SAR):** One of two output documents created by the CPS after processing a student's FAFSA. The SAR is made available electronically to the student.

Selection Criteria

Saint Mary's College uses a priority deadline of February 15 for new students, and February 26 for currently enrolled students for all financial aid programs administered by the College. All students who are enrolled or accepted for enrollment by their respective priority deadlines, and who have filed the required financial aid documents by that date receive equal consideration for Saint Mary's College scholarships, in relation to their financial need. Federal funds under the control of the College are limited, and generally are awarded only to students with considerable need. Students completing the application process after February 26 will be considered for institutional and limited federal financial aid only if funds are available. Financial aid notification letters for those who have met the priority deadline are mailed to new students starting mid-December, and notification of financial aid awards available on GaelXpress are emailed to continuing students in late June.

Packaging for Financial Aid

It is often not possible to meet all of a student's financial need with scholarship or grant aid. In such cases, student loans or student employment may be included as a part of the financial aid package. If for any reason the student wishes to decline the loan portion of the aid package, he or she may do so without affecting scholarship or grant awards.

It should be noted, however, that refusal of a loan or campus job will not result in a larger scholarship award. If the student is eligible, the Cal Grant A or B and the federal Pell Grant will be included in the total award package. California residents are required to apply for a Cal Grant A and/or Cal Grant B from the California Student Aid Commission. If the Commission deadline (March 2) is missed, the student may still be considered for assistance from Saint Mary's College, although the College will be unable to offer scholarships to replace Cal Grants that would have been received had an application been made on time.

Financial Aid from Saint Mary's College

Saint Mary's College Scholarships

Tuition scholarships are awarded by Saint Mary's College to full-time undergraduates who demonstrate academic ability, and financial need. The amount of each tuition scholarship varies according to the financial need of the recipient and his/her family. (For further information see Saint Mary's College Scholarship Policy Statement, available in the Financial Aid Office.) Priority deadline: February 26.

Federal Supplemental Education Opportunity Grant (SEOG)

SEOG awards of \$500 (minimum) per year are federally funded grants administered by the College, and available to undergraduate students with exceptional financial need. Normally, students must be enrolled full-time. Availability of these awards is based on federal funding. Priority deadline: February 26.

Saint Mary's College Tuition Allowance

Families enrolling four or more children at Saint Mary's College are granted a 50% tuition discount for each child after the third. No financial statement is required. Completion of the Free Application for Federal Student Aid (FAFSA) is recommended if additional financial assistance is required. To apply, contact the Financial Aid Office.

Saint Mary's College Athletic Grant

Full and partial grants-in-aid are offered to a limited number of men and women athletes in several sports. For further information concerning these awards, contact: Athletic Director, Saint Mary's College, Moraga, CA 94575.

Student Employment

Saint Mary's College offers a wide variety of part-time, on-campus jobs in most College offices and departments. These student jobs are provided through two separate programs, the Federal College Work-Study (FWS) program, and the Saint Mary's College Student Employment program. Availability for FWS jobs is based on federal funding.

Students who qualify for the Pell Grant may be awarded Federal College Work-Study as part of the annual award. The award letter will list the funds reserved to pay the student during the academic year. Listings of work-study positions are available online (stmarys-ca.joinhandshake.com) through Career and Professional Development Services (CPDS).

Career and Professional Development Services (CPDS) also posts notices of general student employment opportunities both on- and off-campus. These jobs are open to any undergraduate or graduate student enrolled at least part-time at the College. In addition, the Career and Professional Development Services (CPDS) department offers career strategizing, résumé writing, interview workshops, internships, and career and graduate school exploration.

The bookstore, Sodexo Food Services, and janitorial services are independent of the College and do their own hiring.

The Human Resources Office, in the Filippi Administrative Building, is responsible for all wage and salary determination. All students who are hired for any on-campus job must complete the necessary tax and I-9 documentation before employment can begin.

Financial Aid From State and Federal Agencies

Cal Grant A

Awarded by the California Student Aid Commission, the Cal Grant A is based on academic achievement (as measured by high school or college grades), and financial need. Eligibility is limited to California residents for a maximum of four undergraduate years. Applicants must file the Free Application for Federal Student Aid (FAFSA) and the GPA Verification Form (available from high school counseling offices or college offices of financial aid). Deadline: February 26.

Cal Grant B

The Cal Grant B is awarded by the California Student Aid Commission primarily to students from low-income backgrounds. Eligibility is limited to California residents for a maximum of four undergraduate years. Applicants must file the Free Application for Federal Student Aid (FAFSA), and the GPA Verification Form. Deadline: February 26.

Federal Pell Grant

The Pell Grant is a federal grant program which offers assistance to low- and middle-income undergraduate students who are U.S. citizens or permanent residents, and who demonstrate financial need. (Need is defined according to a federal eligibility formula.) Application for the Pell Grant may be made by means of the Free Application for Federal Student Aid (FAFSA). Forms are available online at fafsa.gov.

Federal Subsidized Direct Loans

Federal Direct loans are loans of \$3,500 - \$5,500 (depending on the student's grade level) for students' educational costs. Students who demonstrate financial need up to the requested loan amount will have the interest on the loan paid (subsidized) during their enrollment on at least a half-time basis. Interest rates are determined annually.

Federal Unsubsidized Direct Loans

Unsubsidized federal Direct Loans are available for students who do not qualify, in whole or in part, for the need-based subsidized federal Direct Loan. Borrowers may receive both subsidized and unsubsidized federal loans totaling up to the applicable loan limit, if they do not qualify for the full amount permitted under the subsidized Direct Loan program. The terms for the unsubsidized loan are the same as the terms for the subsidized loans, except that the interest is accruing for the life of the loan. Interest rates are determined annually.

Undergraduate dependent students may borrow an unsubsidized loan of \$2,000. For independent students and for students whose parents are unable to secure loans through the federal Parent PLUS program, the unsubsidized loan maximum is \$6,000 per year for first- and second-year students, and \$7,000 per year for all other students.

Federal Plus Loans

PLUS loans are made to parents of undergraduate students by the federal government. The maximum loan cannot exceed the cost of education less any financial aid received by the student. Interest rates are determined annually.

Alternative Payment Plans

Gifts and Loans to Children

Parents are advised to take advantage of a number of federal tax benefits, including credits, deductions and savings incentives, to offset college costs.

Ten-month Payment Plan

This plan offers parents a low-cost method of paying tuition and room/board charges over a 10-month period, June through March. For further information concerning this plan, contact the Business Office at Saint Mary's College, or go online to [stmarys-ca.edu/admissions-aid/financial-aid/undergraduate/payment-plan](https://catalog.stmarys-ca.edu/admissions-aid/financial-aid/undergraduate/payment-plan).

College Refund Policy

Return of Title IV Funds (R2T4) Policy

Federal regulations require Title IV financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from courses for any reason, including medical reasons, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive. Saint Mary's College of California (SMC) students who receive federal financial aid and do not complete their classes during a semester or term could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the term.

General Requirements:

Federal aid is disbursed based on the assumption that a student will attend courses for the entire term and is therefore eligible for the entire amount of the disbursement. When you discontinue enrollment, the Office of Financial Aid Services must calculate the amount of financial aid you have earned prior to the date the action was filed. Any aid received in excess of the earned amount is considered unearned. The unearned financial aid must be returned to the respective federal programs. If the student has not earned enough Title IV funds to cover all institutional charges, then the student may owe a balance directly to SMC. The R2T4 calculation is completed by the Office of Financial Aid Services.

An R2T4 calculation is not required in the following situations:

- The student never actually began attendance for the academic period.
- The student continues to attend at least one course.
- The student began attendance but was not eligible to receive a Title IV aid prior to withdrawal - the student is not considered an eligible Title IV recipient.

SMC has its own institutional refund policies, as set forth in the College Catalog under “Tuition Refund Policy”, which determine the charges that a student will owe after withdrawing; however, these policies are separate from and will not affect the amount of Title IV aid the student has earned under the Return of Title IV funds calculation.

Determination of Withdrawal Date

Official Withdrawals: Withdrawal from a course becomes official only after a Petition to Withdraw From a Course Form is processed by the Office of the Registrar. Students who wish to withdraw from a course or courses should complete a Petition to Withdraw From a Course form. The submission date will be the date used for “last date of attendance”.

- Students who drop classes within the first week of the semester will be dropped from the course and no record of the course will appear on the transcript.
- Students who officially withdraw from a course after the second week but prior to the last day of the tenth week of the semester will receive a “W” on the transcript indicating withdrawal from the course.
- Students who withdraw after the tenth week but before the end of the fourteenth week of the semester will receive a W or F grade as determined by the instructor.
- Withdrawals are not permitted after the fourteenth week.
- Students who initially attend class but, due to poor attendance and/or participation, are not making satisfactory progress, may be recommended for withdrawal by the instructor after the third week. Students recommended for withdrawal are notified by the Office of the Registrar and receive a “W” on the transcript.

Unofficial Withdrawals:

The withdrawal date used in the R2T4 calculation of a student’s federal financial aid is the actual date indicated on the unofficial withdrawal record. If a student stops attending classes without notifying SMC, the withdrawal date will be the midpoint of the se-

mester or the last date of academic activity determined by the Office of the Registrar.

Calculating Return of Title IV (R2T4) Amount

Students who receive federal financial aid must 'earn' the aid they receive by staying enrolled in classes. The amount of federal financial aid assistance the student earns is on a prorated basis. Students who withdraw or do not complete all registered classes during the semester may be required to return some of the financial aid they were awarded based on the Return of Title IV (R2T4) calculation. Once 60% of the term is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any federal funds.

The following formula is used to determine the percentage of unearned aid that has to be returned to the federal government:

- The percent earned is equal to the number of calendar days completed up to the withdrawal date, divided by the total calendar days in the payment period (less any scheduled breaks that are at least 5 days long).
- The payment period for most students is the entire term.
- The percent unearned is equal to 100 percent minus the percent earned.

Post-Withdrawal Disbursement (PWD)

In compliance with federal regulations, an evaluation will be done to determine if all eligible aid had been disbursed as of the withdrawal date. If not, and the student meets the federal criteria for a PWD, the student will be notified of their eligibility within 30 days of determining the student's date of withdrawal. After being notified of PWD eligibility, students must reply if they wish to accept the post withdrawal disbursement. A PWD would first be used toward any outstanding charges before any funds are returned to you. If no response is received within approximately two weeks of notification, the award will be canceled.

Order of Return to Federal Aid Programs

In accordance with federal regulations, unearned aid will be returned to the federal programs in the following order:

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Perkins Loan
- Federal Direct Parent Loan for Undergraduate Students (PLUS)
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant

Student Notification of Repayment

A notification letter outlining the amount returned to the federal and institutional program(s), along with the federal government's repayment worksheet, will be mailed to the student's permanent address. SMC will return funds on the student's behalf to the appropriate federal and institutional aid program(s) and subsequently will bill the student's bursar account. A statement reflecting

these charges will be sent to the student. The student is responsible for all charges and overpayments resulting from a Return of Title IV Calculation.

Repayment of the Student's Loans

Any loan amounts that are owed to the Department of Education after the return of funds by the school must be repaid to the loan holders according to the terms of the borrower's promissory note.

Return of Grant Funds by the Student

Any grant overpayment identified in the R2T4 calculation must be repaid by the student within 45 days of receiving notification from the Office of Financial Aid Services. If the grant overpayment cannot be paid in full, a repayment plan may be arranged with the Business Office. If a student does not repay the grant funds or make a satisfactory payment arrangement within 45 days, the account will be turned over to the U.S. Department of Education (ED) as an overpayment of federal funds.

Students who owe an overpayment of Title IV funds are ineligible for further disbursements from federal financial aid programs at any institution until the overpayment is paid in full.

How a Withdrawal Affects Future Financial Aid Eligibility

Refer to the Office of Financial Aid Services' Satisfactory Academic Progress Policy to determine how a withdrawal will impact future financial aid eligibility.

Scenarios

*If a student drops a class, but remains enrolled in at least one course, no R2T4 is required)

Leave of Absence/Withdrawal (scenario):

- If a student submits a leave of absence/withdrawal form prior to the start of their first class, it will be a status of "X" on their classes (never attended)
 - No R2T4 calculation is required from Financial Aid
- If a student submits a leave of absence/withdrawal during the drop/add period, it will be a status "W" on the course, but not a "W" grade.
 - R2T4 calculation is made based on documented last date of attendance
- If a student submits a leave of absence/withdrawal after the drop/add period, it will be a status "W" on the course and a "W" grade.
 - R2T4 calculation is made based on documented last date of attendance

Never Attended (notified by Census):

- If the Office of the Registrar is notified by Census that a student never attended all their courses, it will be a status "X" on the course(s) and the Office of the Registrar will reach out to the student and request either a Leave of Absence be submitted or a

Withdrawal from the College form. If they do not submit either of these forms, the student will be administratively withdrawn from the College.

- Given this scenario that the student never attended and it is properly and clearly documented, no R2T4 calculation is required.

Never Attended (notified after Census):

- If the Office of the Registrar is notified after Census that the student never attended all their courses and we have no pending requests for a leave/withdrawal, the Office of the Registrar will administratively withdraw the student from the College according to the date we were notified and administer “W” grades. As well as notate in comments “never attended and date notified”.
 - R2T4 calculation is made based on the date the school is notified.

Walk Away within the Term:

- If a student walks away within the term, the last date of attendance on record will be used for the “W” status for all their courses and “W” grades will be administered (If after the drop/add period). The student will also be administratively withdrawn from the College according to the last date of attendance on record.
 - R2T4 calculation is made based on the last recorded date of attendance.

Disbursement of Awards

Financial aid awards normally cover a full academic year. Funds are disbursed in two equal installments at the time of registration for the fall and spring terms.

Gifts and Endowments

Saint Mary's College is a private institution and receives no direct support from taxes or other public funds, or direct financial assistance from the Diocese of Oakland. Annual operating expenses of the College are met principally, but not fully, by tuition and fees. The difference between that income and the actual cost of instruction and other services is underwritten by philanthropic donations from alumni, parents, friends, foundations and corporations, and by income from an endowment principal of approximately \$185 million. Through these contributions, all students, including those paying full tuition, are aided in financing their College education.

Those individuals who wish to support the College with annual gifts may do so by making contributions to Saint Mary's College operations, Annual Scholarship, or the Gael Athletic Fund at stmarys-ca.edu/giving. Those interested in gift opportunities related to capital priorities, endowed scholarships or chairs, or through their estate should contact the Saint Mary's College Advancement Office. Gifts may be made to the College through the webpage or to the Advancement Office, Saint Mary's College, PMB 4300, Moraga, CA 94575. For information, call (925) 631-4509.

Veterans Benefits

Saint Mary's College participates in the Veteran Affairs Yellow Ribbon Program. Education Benefit Program applications for members of the armed services should be sent to the Registrar's office on campus. Letters seeking advice or information concerning the program should be addressed to: Veterans, PMB Box 4748, Saint Mary's College, Moraga, CA 94575-4748.

Saint Mary's College of California is approved for the training of veterans and their eligible dependents under the various public laws that come under the direction of the Department of Veterans Affairs.

Details and procedures are available from the Department of Veterans Affairs, Regional Office, P.O. Box 8888, Muskogee, OK 74402-8888 or 1(800) 827-1000 or (888) 442-4551, or visit benefits.va.gov/gibill.

As part of the Forever GI Bill® - Harry W. Colmery Veterans Educational Assistance Act of 2017, Saint Mary's College offers priority registration for classes to all veterans and veteran dependents. If you are currently a recipient of VA educational benefits, you will automatically be entered into the system to receive priority registration before the general student population.

Information for students Using Vocational Rehabilitation and Employment benefits (CH31) or Post- 9/11 G.I. Bill® (CH33)

A student using Vocational Rehabilitation and Employment benefits (CH31) or Post-9/11 G.I. Bill® (CH33) will be allowed to enroll in and attend courses and access campus facilities while the campus awaits payment for tuition and fees from the VA. While awaiting receipt of funds from the VA, Saint Mary's College of California will not impose any penalty, charge late fees or require an eligible student to borrow additional funds to cover tuition or fees. This waiting period begins the date the student provides appropriate documentation and continues either until funds are received from the VA or until 90 days after the School Certifying Official has certified the student's enrollment for tuition and fees.

To demonstrate current eligibility and intent to use Chapter 31 or 33 benefits, a student must provide the following documents:

- VA Form 28-1905 (Authorization and Certification of Entrance or Reentrance into Rehabilitation and Certification of Status);
- **or**
- Certificate of Eligibility (COE) or Education Enrollment Status form (printed from the VA website).
- A written request to use either VA Vocational Rehabilitation or Post 9/11 G.I. Bill® benefits; **and**
- All additional information requested by the School Certifying Official to properly certify enrollment to the VA.
- DD-214.

For more information regarding this policy, contact your School Certifying Official, Lisa King at 925-631-8004 or lak5@stmarys-ca.edu.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>.

California State Benefits for Veterans and Eligible Dependents

Applications and information may be obtained from the following office: California Department of Veterans Affairs, Division of Veterans Services, 1227 O Street, Suite 105, Sacramento, CA 95814-5840 or visit www.calvet.ca.gov/veteran-services-benefits.

Satisfactory Academic Progress (SAP) Policy

In keeping with government regulations and Saint Mary's College of California policy, **financial aid recipients** must make satisfactory academic progress (SAP) toward a degree in order to receive institutional, federal, and/or state aid. Progress is monitored at the end of the spring semester with the policy as outlined below. Please note that SAP policy is a financial aid policy, and is different from the SMC's Academic Standing Policy and/or Departmental Academic Policy.

SAP Requirements: to maintain satisfactory academic progress for financial aid purposes, a student must meet the following requirements:

Traditional Undergraduate Students

Minimum Grade Point Average (Qualitative): Cumulative GPA of at least 2.0;

Pace (Quantitative): A minimum 7.25 credits completed each academic year.

Professional Studies Students (Non-traditional Undergraduate)

Minimum Grade Point Average (Qualitative): Cumulative GPA of at least 2.0;

Pace (Quantitative): At minimum completes 67% of attempted credits each academic year.

Graduate Students

Minimum Grade Point Average (Qualitative): Cumulative GPA of at least 3.0;

Pace (Quantitative): At minimum completes 67% of attempted credits each academic year.

Maximum Timeframe: All program requirements must be completed within a maximum period of 1.5 times the normal program length, as measured in attempted credits or units. Example, the program 36 credits in length must be completed within 54 attempted credits.

Other Considerations:

Non-passing Grades: Grades of W (Withdraw), I (Incomplete), P/NP (Pass/ No Pass) will be counted toward the number of credits attempted.

Repeat Courses: Repeated credits will be counted toward the number of credits attempted. Repeats of previously unearned credits are eligible for funding within reason. Students may receive funding for a previously passed course one time only.

SAP Status:

Satisfactory: SAP status assigned to a student who met SAP requirements.

SAP Suspension: SAP status assigned to a student who did not meet SAP requirements.

SAP Probation: SAP status assigned to students who failed to meet SAP requirements and who are successful in their appeal.

SAP Notifications:

The Financial Aid Office will notify all students who are placed on financial aid suspension after spring semester. A student under financial aid suspension has the right to appeal.

SAP Appeal Process:

A student who is suspended from financial aid because of failure to maintain satisfactory academic progress may appeal the suspension. A successful appeal will be based on documented extenuating or special circumstances that caused lack of progress. An appeal consists of:

- **Short Letter** addressing why the student failed to make SAP, and what has changed that will now allow him/her to progress.
- **Appropriate Documentation** supporting the reason for the appeal and/or showing how the problem has been resolved. If a student feels it is not possible to document the extenuating circumstances, the letter of appeal must explain why.
- **SAP Appeal Form** completed by the student, his/her success coach, and academic advisor, showing how the student will meet SAP standards by a specific time or complete the program.

A committee reviews appeals, and students will be notified in writing of the results and of any conditions expected. The appeal will be Approved, Tabled, or Denied:

Approved Appeal: Students with an approved appeal are placed on Financial Aid Probation and are eligible to receive funding provided they continue to meet the conditions of the academic plan. The student's grades and pace will be reviewed at the end of each payment period (semester) to ensure that he/she is meeting the terms of the appeal:

- If the student now meets minimum SAP standards, Probation will be removed and the student is in good standing.
- If the student has met the terms, conditions of the appeal, and is following the Academic Plan of Study, but still does not meet minimum SAP standards he/she will continue on Probation.
- Failure to meet the terms and conditions of the appeal or failure to follow the Academic Plan of Study will result in financial aid suspension.

Tabled Appeal: Appeals may be tabled for additional documentation, further explanation, waiting for current grades to post, or any other appropriate materials.

Denied Appeal: Students will be informed of the reasons for the denial of their appeal and given an explanation of how they can restore Financial Aid Eligibility.

Reestablishing Aid Eligibility

Students who are not making satisfactory academic progress and whose appeal was denied may regain eligibility by:

1. Completing coursework without financial aid, either at SMC or other accredited college and universities to make up for SAP deficiencies.

SAP Questions and Inquiries

Contact the Office of Financial Aid at 925-631-4370 or finaid@stmarys-ca.edu.