

**Student Financial Aid Handbook
2019-2020
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INTRODUCTION

Crafton Hills College's Financial Aid Office believes that the various financial aid programs facilitate the successful academic participation of financially needy students accomplish their educational goals. As part of its commitment to support student success, the Financial Aid Office provides this information to help students better understand the regulations and processes governing federal and state aid programs. Financial Aid is a form of assistance made available by federal and state funding and private sources in the form of grants, scholarships and employment. This aid is intended to assist those students who are determined eligible to continue their education beyond high school. These funds are intended to assist in covering educational expenses; however, they may not cover all associated educational expenses.

Crafton Hills College is accredited by the Accrediting Commission for Community and Junior Colleges of the Western Association of Schools and Colleges (ACCJC). Additional information regarding the college's accreditation can be found on the main web site.

The Financial Aid Office is located in the CCR room 121. The Financial Aid Office hours during Fall and Spring are as follows:

Monday - Thursday

9:00am to 6:00pm

Friday

9:00am to 1:00pm

The Financial Aid Office hours during Summer are:

Monday through Thursday

9:00am to 5:30pm

Full Counter Service Hours: Financial Aid staff is available for full counter service during hours of operation.

The above hours are subject to change. Please call in advance to confirm hours of operations.

ELIGIBILITY REQUIREMENTS FOR FEDERAL FINANCIAL AID

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

- 1. Be a citizen, national of the United States, be a permanent resident of the U.S. or be an eligible non-citizen.**
- 2. Have a valid Social Security Number.** Students who qualify for AB540 status are not eligible for federal aid, but may be eligible for California state aid. (See page 9 for more information.)
- 3. Demonstrate financial need (for most programs).** Financial need is defined as the difference between the cost of attendance (COA) at a school and your Expected Family Contribution (EFC). While COA varies from school to school, your EFC does not change based on the school you attend. Some types of aid, such as some scholarships and loans, may not require a demonstration of financial need.
- 4. Possess a high school diploma or valid equivalent.** To be eligible for financial aid, you must have a High School Diploma, General Education Diploma (GED), or its equivalency. Students who do not have a high school diploma or a recognized equivalent (e.g., GED), and who first enroll in a program of study on or after July 1, 2012, will not be eligible to receive Title IV student aid. Students will qualify for Title IV student aid under one of the ability-to-benefit (ATB) alternatives if the student completed those ATB alternatives and was enrolled in a Title IV eligible program prior to July 1, 2012. Those alternatives include the student passing an independently administered, approved ATB test or successfully completing at least six degree applicable units.
- 5. Be enrolled in an eligible education program for the purpose of obtaining an associate degree, certificate of achievement or completing requirements for transfer to another college.** You are encouraged to follow a Student Educational Plan (available through the Counseling Office) and to enroll only in classes that count towards your stated educational goal. Please note students who choose Undecided/Undeclared as their program of study are not eligible for financial aid purposes.
- 6. Be enrolled in and attend the appropriate number of units.** Depending on a student's EFC, some students may be required to enroll in 12 units to qualify for federal student aid. However, all students are not necessarily required to enroll in full-time units to receive aid. For students who are determined eligible, financial aid disbursements are based on the number of units in which you are enrolled. Students, who drop classes or withdraw, may be liable for repayment of all or part of funds received.

7. **Be making Satisfactory Academic Progress (SAP).** The U.S. Department of Education requires that students that receive financial assistance demonstrate academic success and progress toward a qualified academic program. Students must maintain a cumulative grade point average (GPA) of at least 2.0 or better, complete at least 67% of units attempted and may receive aid only for a period of 150% of the minimum required units to complete their academic program. Coursework transferred in from prior academic institutions will be included in your Satisfactory Academic Progress calculation. Students who are terminated for not meeting SAP have the right to submit an appeal.
8. **Be in compliance with Selective Service Registration.** Federal law requires men ages 18 through 25 years of age be registered with the Selective Service System. Females are excluded from this requirement. Men must be registered before they can receive any federal or state financial aid. Registration forms are available at any post office or online at www.sss.gov
9. **Not be in default on a federal educational loan at any college or educational institution.**
10. **Not owe a refund or repayment on any Title IV grant program (Pell, FSEOG, etc.) at any college or institution.**
11. **Not have been convicted for a federal or state drug charge for an offense that occurred during a period of enrollment for which the student was receiving federal student aid.** Students are only deemed ineligible for aid when convictions occur during periods when the student was receiving aid. Convictions that have been removed from your record or that occurred before your turned age 18, do not impact financial aid eligibility.
12. **Not have earned a Bachelor's Degree or a higher degree.** Generally, students who have already been awarded a bachelor's degree or higher degree are not eligible for federal or state aid. However, students meeting eligibility requirements may receive a Promise Grant.

APPLYING FOR FINANCIAL AID

Federal aid - Completing the Free Application for Federal Student Aid (FAFSA) is the first step in becoming eligible for financial aid. The FAFSA is available on October 1st each year for the following academic year and can be accessed at www.fafsa.ed.gov. If you plan to attend Crafton Hills College, please include our federal school code 009272, on your FAFSA application. You will also need to register for the FSA ID which will be required to electronically sign your FAFSA application.

After you submit your FAFSA application online, you will receive an electronic Student Aid Report (SAR) and, if you listed CHC on your FAFSA, we will receive an Institutional Student Information Record (ISIR), which is an electronic version of your application. Each member of your family wishing to apply for financial aid must fill out an individual FAFSA. **You must reapply for FAFSA each academic year you wish to receive aid. Priority deadline for submitting your application is March 2nd each year.**

State aid – You must be a resident of California or verified AB540 student to be eligible for state aid.

Cal Grant – Students wishing to apply for Cal Grant should complete the FAFSA application and submit the California Student Aid Commission (CSAC) Grade Point Average (GPA) verification form to the California Student Aid Commission by the March 2nd priority deadline each year. For students who have completed, 24 degree applicable units with CHC, the college will automatically submit your GPA verification information to CSAC. If you miss this deadline, your FAFSA will still be processed for other types of aid. There is an additional deadline of September 2nd for community college students only. Please note, Cal Grant eligibility is determined by the California Student Aid Commission.

Promise Grant – Eligibility for Promise Grant is determined upon the college receiving a student's FAFSA results electronically. Paper Promise Grant applications do not need to be submitted to our office once a FAFSA application has been submitted to our college.

Full Time Student Success Grant (FTSSG) – Students who have been determined eligible for a Cal Grant B or C award and who are enrolled in 12 or more units are eligible for this grant. No additional application needs to be submitted, eligibility will automatically be determined by the college.

California Dream Act (CADA) – Legislative Bills AB130 and AB131 allow verified AB540 students to apply for and receive State of California financial aid. Students with valid social security numbers (SSN) should complete the FAFSA application and those who do not have valid SSN should complete the

California Dream Act application (CADA) at <https://dream.csac.ca.gov> . The CADA application will determine eligibility for both Cal Grants and BOG Fee Waivers. For more information on the CADA, please visit http://www.csac.ca.gov/dream_act.asp

NOTE: To ensure your application is processed as quickly and efficiently as possible, please be sure to do the following:

- ✓ **Apply as early as possible.** The earlier you submit your application, the earlier it will be queued for processing.
- ✓ **Fill out your application carefully, completely and accurately.** Applications are compared against multiple databases - mistakes and inaccuracies will cause the processing of your application to be delayed until errors can be corrected.
- ✓ Maintain a current mailing address in WebAdvisor.
- ✓ Check CHC Web site, Financial Aid page for easy to follow steps 1,2,3.
- ✓ Be aware of all Eligibility Requirements on page 3.

COST OF ATTENDANCE AND FINANCIAL NEED

Each year, colleges establish a Cost of Attendance (COA) which takes into account average costs for educational expenses, taking into consideration room and board, books and supplies, enrollment and tuition fees, personal expenses and educational transportation costs. It does not include maintenance costs for a student's dependents because a standard allowance for dependents is included in the federal need analysis calculation.

At Crafton Hills College, the Cost of Attendance is used to calculate eligibility for federal and state aid programs. The information reported on your 2019-20 FAFSA (including income, benefits and family size) is used to determine your Estimated Family Contribution (EFC), using the standard "federal needs analysis" formula. Your EFC is deducted from the COA, resulting in your calculated total remaining need.

Various aid programs are then awarded based on eligibility and availability of funds. The calculation is outlined below.

- Estimated Family Contribution (EFC)
- Cost of Attendance (COA)
- = Total Remaining Need

Cost of attendance for students enrolled in less than half-time will only include tuition and fees, books and supplies and educational transportation costs.

PACKAGING AND TYPES OF FINANCIAL AID AWARDED

When a student applies for financial aid, funds usually come from more than one source (federal, state, private, etc.) and the combination of financial resources is referred to as packaging. Once your financial need is determined, you will be awarded aid **in the following order** until your need has been met or until no additional funds are available. Please note that State programs are always subject to an approved state budget.

The academic award year for 2019-20 at Crafton Hills College covers Fall 2019, Spring 2020 and Summer 2020

Promise Grant – is available to California residents who meet specific income eligibility requirements. The program waives the Enrollment Fee and reduces or waives other fees as well (see “A”, “B” and “C” below). Students should complete their FAFSA application online at: www.fafsa.ed.gov (or the California Dream Act application, for AB540 students without SSNs) for their Promise Grant eligibility to be determined. The Promise Grant will be in effect for Fall, Spring and Summer terms and students must reapply each year. There are no minimum or maximum unit requirements and **applicants must be a California Resident or confirmed AB540 student, as determined by the Admissions and Records Office. Students who pay their fees and then receive a Promise Grant should request a refund of paid fees from the Financial Aid Office.**

Method “A”:

Students or their parent(s) must be currently receiving TANF/CalWORKS, SSI/SSP, or General Assistance. Promise Grant A waives Enrollment, Student Center fees, and the Parking Permit Fee will be reduced. A statement of benefits dates within the last 30 days is required to be submitted to the Financial Aid Office for a Promise Grant A to be updated on a student’s record.

Method “B”:

Students and/or their parent(s) must meet household size and income standards established each year by the State of California. Promise Grant B waives Enrollment Fees, and the Parking Permit Fee will be reduced. Method B does not waive Student Center Fees.

Method “C”:

Students *must* complete the [FAFSA \(Free Application for Federal Student Aid\)](#) or [California Dream Act](#) application (for AB540 students without SSNs). Crafton Hills College will use the results to determine student eligibility for the Promise Grant and will award those students determined to have at least \$1104 of financial need. Promise Grant C waives Enrollment Fees and the Parking Permit Fee is reduced.

Method C does not waive Student Center Fees.

AB540 Students:

Under AB131, students who are registered as AB540 students are entitled to receive Promise Grant and should complete the Dream Act application.

Federal Pell Grant: Pell Grants are federal grants that do not have to be repaid. Eligibility is determined from the Estimated Family Contribution (EFC), a calculation determined on the information submitted on your 2019-20 FAFSA. For the 2019-2020 academic year, the maximum Pell Grant is \$6,195 based on full-time enrollment for the school year (Fall 2019 and Spring 2020). Pell Grant awards are adjusted if you enroll in fewer than 12 units per semester. Any remaining Pell eligibility will be automatically evaluated for the Summer semester.

For the 2019-20 academic year, the enrollment status for each semester (including summer) is:

Full-time	12 or more units
¾-time	9 to 11.99 units
½-time	6 to 8.99 units
Less than ½-time	5.99 units or less

Lifetime Eligibility – Effective July 1, 2012 the amount of Federal Pell Grant funds you may receive over your lifetime, is limited by federal law to the equivalent of six full years (or 12 semesters of full-time enrollment). This includes Pell funding received at community colleges, vocational schools and four year public and private universities for the life of your academic career and is prorated if you are enrolled and receive Pell funding for less than full-time enrollment.

Once you have reached the 600%/6 year full-time enrollment limit, you are not eligible for any additional Pell funding and there are no exceptions or appeals. Also, **once you have earned a Bachelor's Degree, you are no longer eligible for a Pell Grant** even if you haven't received the entire 600% eligibility. You may check your current Pell Lifetime Eligibility at www.nsls.gov

Federal Supplemental Educational Opportunity Grant (FSEOG): FSEOG funds are awarded to Pell-eligible students who have the lowest EFC to ensure the neediest students receive these limited awards on a first-come, first-served basis. Students must be enrolled in at least six (6) units to receive FSEOG.

Federal Work Study (FWS): FWS is federally subsidized employment available to students who demonstrate financial need. Priority is given to those students who have completed the necessary paperwork by the appropriate deadlines. The length of a student's employment under FWS funding is based on the student's FWS award, pay rate and hours worked per week. Most FWS jobs are on campus; however, some Off-Campus FWS Community Service positions exist.

To be eligible for employment, students must:

- Maintain Satisfactory Academic Progress (SAP)

- Remain enrolled in a minimum (6) units

- Have remaining financial aid need

FWS students are paid at a rate of \$12.00/hour and cannot work in excess of 150 hours per semester.

Cal Grants: Cal Grants A,B & C are state-funded, need-based, grants given to California college students and do not have to be repaid. Students must be California residents, enrolled at least half-time (6 units), have a high school diploma and meet federal aid requirements. Cal Grants B & C are the only Cal Grant awards offered at Crafton Hills.

The deadline date for high school students to apply for entitlement grants and for university transfer students to apply for competitive grants is **March 2nd**. To apply, students must file a FAFSA or California Dream Act Application (CADA) and submit a GPA verification to CSAC by the deadline (Crafton Hills College students who have completed 24 degree applicable units will have their GPA automatically calculated and submitted to CSAC). Community college students wishing to apply for a competitive grant also have a second filing deadline of **September 2nd**. **Cal Grant B** pays up to \$1,672 per year and **Cal**

Grant C pays up to \$1094 per year.

AB540 Students: Under AB131, students who are registered as AB540 are entitled to receive Cal Grants. Generally, students with valid SSNs should complete the FAFSA application and students without SSNs should complete the California Dream Act application. Students who are not sure of which application to complete are encouraged to begin with the California Dream Act Application (CADA). Preliminary CADA questions will assist the student to determine the appropriate application to complete.

College Grade Point Average (GPA) Information: Community colleges are required to provide the California Student Aid Commission (CSAC) with GPA data for students by March 2 and September 2 of each year. The most efficient way to submit GPAs is CSAC's GPA Collection System. CHC securely transmits GPA data electronically to ensure prompt delivery and for tracking purposes. There are 2 types of GPAs uploaded to CSAC; these include college or community college GPAs and reestablished GPAs.

- College GPAs or community college GPAs may only be calculated for students who have earned or received at least 24 semester units, or its equivalent, regardless of the grade received.
- Reestablished GPAs may be calculated for students who have earned at least 16, but less than 24 semester units, or the equivalent, at a community college.

Students who have earned less than the required number of units at CHC, but have degree applicable units from another college may submit to the CHC Admission and Records Office (A&R) an official copy of their "other college" transcript. Students who do this need to request that the A&R Office evaluate the transcript and compute the GPA. These GPAs will be uploaded electronically as well.

GPAs for AB540 students (a.k.a Dreamers) are only uploaded by the March 2 deadline. The September 2 GPA upload is provided to CSAC for consideration for Competitive Cal Grant. Legislation within AB131 stipulates that Dreamers are not eligible to participate in the Competitive Cal Grant.

Full Time Student Success Grant (FTSSG) – This grant is a state funded, need based grant and is available to students who have been determined eligible for a Cal Grant B or C award. Students must be enrolled in 12 or more units to qualify for this grant. Eligibility will automatically be determined by the college.

The following types of financial aid are not automatically awarded, but may be available to eligible students who apply and are approved or granted.

Scholarships: Scholarships are funds from a variety of sources that do not have to be repaid. They vary in amount, requirements and criteria and many are not subject to federal aid eligibility requirements. These need and non-need based awards are processed throughout the year. However, the most scholarships are available through the CHC Scholarship application. Scholarship awards will be added to the student's award package to assure that the student's awards do not exceed his or her documented need.

Chafee Grant:

The Chafee Grant Program is administered by the California Student Aid Commission (CSAC). The program is for foster or former foster youth to help pay for college, career or technical training. You must be a current or former foster youth, not have reached your 22nd birthday as of July 1st of the award year and have financial need. Recipients may be eligible for up to \$5,000 per academic year. To qualify students must meet the Chafee Grant Program requirements and be enrolled in a program at least one academic year in length. Chafee Grant is federally and state funded and each year is subject to the availability of funds.

EOPS: Educational Opportunity Programs & Services (EOPS) provides students with priority registration, academic, career, and personal counseling, referrals to tutoring, book service, comprehensive student educational plan (SEP) and, workshops in personal development, study skills, career, and majors leadership development activities and Cultural enrichment activities.

To qualify, students must meet all the following criteria:

- Be a resident of California or be classified AB540;
- Be enrolled full-time (12 or more units) when accepted into the EOPS program (6 units if you have certification from DSPS Office);
- Not have completed more than 70 units of degree-applicable course work. This includes course work completed at all colleges previously attended;
- Be qualified to receive a Board of Governors Fee Waiver Application (BOGW) A or B; AND identified to be educationally disadvantaged

Availability of EOPS services is limited and students must apply by stated deadlines.

Prior to being accepted into the program, students must attend a **mandatory** EOPS orientation and sign an EOPS mutual responsibility contract for services. For more information, please contact the EOPS Office on the 2ND Floor of the CCR Building or by phone at (909) 389-3239

VERIFICATION

Each year, the Department of Education selects certain FAFSA applications for a process called 'verification.' The law requires colleges to obtain information from the family to verify the accuracy of the information that was reported on the FAFSA (e.g. income, family size, benefits, educational level). Crafton Hills College verifies every file identified by the federal government as part of this process, using worksheets based on federal regulations and guidelines. Beyond those applications selected for federal verification, the law requires colleges to also request further documentation when a FAFSA application and/or subsequent paperwork appears incomplete, conflicting information is discovered or additional information is needed to complete the processing of the application.

The Financial Aid Office must identify and resolve any discrepancies in information received with respect to a student's application for Title IV aid. These items include, but are not limited to:

- Student aid applications
- Need analysis documents (e.g., Institutional Student Information Records (ISIRs) and Student Aid Reports (SAR))
- Federal income tax return transcripts and Wage and Income Transcript
- Documents and information related to a student's citizenship
- School credentials (e.g., high school diploma)
- Documentation of the student's Social Security Number (SSN)
- Compliance with the Selective Service registration requirement
- Child support, SNAP and/or military benefits
- Unusual Enrollment History (UEH), when students have received federal funds at three or more schools in the last three years

A student is not eligible to receive federal, state, and/or institutional need-based aid until all required paperwork has been submitted and processed.

PROFESSIONAL JUDGMENT

Request for Change of Income

In cases of extenuating circumstances affecting a student's financial aid eligibility, a student can request special consideration by speaking with the Financial Aid Office and submitting the necessary paperwork. Professional judgment is the ability of an institution to make adjustments to a student's specific FAFSA data elements or his/her Cost of Attendance, based on their documentation. Circumstances can include, but are not limited to:

- Loss of employment
- Loss of income due to divorce or separation
- Loss of income due to death of spouse or parent
- Loss of untaxed income or benefits
- Loss or hardship due to disability or natural disaster

The need analysis procedures specified in Part F of Title IV of the Higher Education Act will be used in determining need for federal funds. Both current regulations and law recognize, however, that adjustments may be made to data elements in need analysis. Indeed, the Higher Education Act provides that discretionary judgments may be employed. Section 479A(a) states:

Nothing in Title IV shall be interpreted as limiting the authority of the student financial aid administrator, on the basis of adequate documentation, to make necessary adjustments to the cost of attendance and expected family contribution (or both) to allow for treatment of individual students with special circumstances. In addition, nothing in this title shall be interpreted as limiting the authority of the student financial aid administrator to use supplementary information about the financial status or personal circumstance of eligible applicants in selecting recipients and determining the amounts of awards under [the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study]. Special circumstances may include tuition expenses at an elementary or secondary school, medical or dental expenses not covered by insurance, unusually high child care costs, recent unemployment of a family member or other changes in a family's income, a family's assets, or a student's status.

Adjustments in need analysis may either result in an increase or decrease in the student's need. If the aid administrator is satisfied that the adjustment is based on verifiable information and may be justified as reasonable on grounds of professional judgment, the resulting need figure is valid for all forms of aid, regardless of source.

Professional Judgment allows the student financial aid administrator to make necessary adjustments to the values of specific data elements used in the EFC calculation or adjust the cost of attendance. This includes not only allowing a more liberal financial aid package for some students, but also the ability to restrict aid for students who have additional sources of support not apparent in the analysis.

Because each family's situation is unique, extraordinary circumstances occasionally will arise that require individual attention. In these cases the aid administrator is expected to weigh the family's situation both objectively and subjectively in order to render a professional judgment about the financial support that the family can reasonably provide toward the applicant's post-secondary expenses. Professional judgment represents a key factor in the student financial aid delivery system - the capacity for personal intervention by the aid administrator in cases that merit individual attention.

Crafton Hills College's Financial Aid Office will utilize a 12 month based income for Professional Judgment's to result in most beneficial circumstance. The 2019-2020 FAFSA application requires 2017 tax information to be collected. Before an income reduction can be taken into consideration, a student (and their parent or spouse, if applicable) must file their 2018 taxes with the IRS before any adjustments to a student's income can be taken into consideration. (between 5-1-2019 and 10-1-2019)

Dependency Overrides

Students who wish to request a change in dependency status are required to submit a Dependency Override Packet, which must include a personal statement clarifying the rationale for their request and/or a letter from three (3) third-party professional (eg: pastor, counselor, teacher, caseworker, etc.) and any other supporting documentation, such as court orders, police reports, etc. None of the conditions listed below qualify as unusual circumstances meriting a dependency override:

- Parents refuse to contribute to the student's education.
- Parents are unwilling to provide information on the FAFSA or for verification.
- Parents do not claim the student as a dependent for income tax purposes.
- Student demonstrates total self-sufficiency.

Decisions to exercise professional judgment or a dependency override will be on a case-by-case basis and decisions regarding requests for adjustment are final and cannot be appealed. Overrides do not carry over from year to year. It is a student's responsibility to provide sufficient documentation to prove their unusual circumstances.

Despite the possible expectation of a parent's contribution for an independent student, the aid administrator cannot shift a student from independent to dependent status for federal purposes if the student otherwise meets the requirements of the federal definition of an independent student.

DISBURSEMENT INFORMATION

Financial aid disbursements are made on a monthly basis through BankMobile. Financial Aid funds will be disbursed to students via the refund preference they select with BankMobile. For more information about BankMobile, visit this link: <http://bankmobiledisbursements.com/refundchoices/>. (Our contract with BankMobile is on our web-site)

Each semester, students' Pell grants will be disbursed in two parts – 50% of that term's eligibility an initial disbursement at the beginning of the semester and the remaining 50% in a second disbursement At the 60% point of the semester. Students who are added late to a course or have late start classes, will be paid once that course begins. Students initially awarded after the 2nd disbursement will receive 100% of that term's eligibility.

The following funds are currently disbursed through BankMobile:

1. Pell Grant
2. SEOG Grant
3. Cal Grants(California grant)
4. FTSSG

FWS Funds are disbursed directly to students in the form of a monthly paycheck by San Bernardino Community College District. (Unless students have registered for direct deposit through the Payroll Department.)

WITHDRAWAL FROM COURSES AND RETURN TO TITLE IV (R2T4)

Federal Financial Aid Funds are awarded under the assumption that students will attend school for the entire payment period or period of enrollment for which the aid was awarded and will complete all the units on which their award was calculated. If you withdraw from all classes during this period, the

amount of Title IV Federal Financial Aid that you have earned and are entitled to keep must be determined by a mandated federal formula.

Types of withdrawal

An **official** withdrawal is initiated by the student or instructor and is determined by “the student’s withdrawal date, or the date of official notification, whichever is later.”

An **unofficial** withdrawal occurs when there is no official notification or withdrawal by the student or instructor, so the withdrawal date is based on “the date that the College becomes aware that the student has ceased attendance”. If you do not officially drop your classes and receive a combination of Ws and Fs or NCs for **all** your courses in a term, you will be considered an unofficial withdrawal, even if you were enrolled in the course(s) for the entire term.

Short-term courses or modules are courses in a program that do not span the entire length of the payment period or period of enrollment. If you withdraw and you will *not* attend a subsequent short-term class, it is considered a complete withdrawal and an overpayment calculation must be done. If at the time of withdrawal you provide written notification that you *will* attend another short-term course within 45 days of the same payment period, then this is not considered a withdrawal. If you do *not* attend within 45 days of the same payment period, the withdrawal date is that of the prior course you ceased attending.

Calculation of Earned Federal Financial Aid Funds

The purpose of the federal calculation is to determine the earned and unearned amounts of federal aid for which the student is eligible. It is calculated by: 1) determining the percentage of the semester or term that is completed, 2) multiplying the percentage by the amount of Pell awarded, and then 3) subtracting that amount from what you have already been paid. This will result in either an underpayment or overpayment to the student. Federal regulations stipulate that once you have completed more than 60% of the payment period or period of enrollment, you have “earned” all the assistance you were scheduled to receive for that period of enrollment.

For **official** withdrawals, the calculation of the percentage of the semester attended is based on the date of the official withdrawal from classes or the student’s last date of documented attendance.

For **unofficial** withdrawals, the calculation of the percentage of the semester attended is based on earning 50% of the semester. Crafton Hills College must determine the withdrawal date no later than 30

days after the end of the earliest of the (1) payment period or period of enrollment (as appropriate), (2) academic year, or (3) educational program.

Returning Funds

If it is determined that you have been overpaid, you will be notified of the amount and program of funds that are required to be returned. You will have 45 days from the date of notification to repay the funds directly to Crafton Hills College. After 45 days, your debt is referred to the Department of Education Debt Resolution Services Department (1-800-621-3115) for collection and you must make the payment directly to them.

Important - as soon as **any** overpayment amount is determined, a hold will be placed on your record and eligibility for **all** Title IV aid will be suspended until the debt is completely resolved.

Post Withdrawal Disbursement

If you did not receive all of the funds that you earned, you may be due a post withdrawal disbursement. There may be Title IV Financial Aid that you are scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. Students are notified within 30 days of the date of determination (of withdrawal) of their eligibility for a PWD and grant aid is disbursed within 45 days.

Order of return of funds

The order of the Return of Title IV Federal Financial Aid Funds by Crafton Hills College is:

1. Federal Pell Grants
2. Federal Supplemental Educational Opportunity Grants (FSEOG)

Federal Work Study (FWS) funds and State aid are excluded from the calculation.

Refund Policy/Institutional Charges

Students should be aware that while Crafton Hills College's school policy determines the charge students will owe after withdrawing, the school refund policy will not affect the amount of Title IV aid the student earns under the federal return calculation. Mandatory fees, including Enrollment Fees, Student Center Fees and Health Fees, are required to be included in any Title IV calculation.

If you have questions about your Title IV Financial Aid program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at <http://www.studentaid.ed.gov>

ACADEMIC YEAR DEFINITION

Crafton Hills College's academic year, for federal student aid purposes, is comprised of two 18-week semesters (fall and spring), which meets the federal minimum academic year definition (30 weeks of minimum instructions). Crafton Hills College also offers a selection of courses during the summer term. Students are required to be enrolled in and attending at least 12 units each semester to be considered a full-time student, which means a full-time student is expected to complete at least 24 units per year.

Enrollment status is determined based on the number of Title IV eligible units you are officially enrolled in according to your student records. It is the student's responsibility to ensure that all course adds and drops have been properly, promptly and accurately posted to your record.

OTHER RESOURCES AND PROGRAMS

Crafton Hills College is committed to providing you with a wide range of student services that support you throughout your educational journey and engage you in college life.

Crafton Hills College offers a range of student services, including Admissions, Counseling, EOPS, Veterans' Services, Disability Support Services, Student Employment, Financial Aid and many other critical programs.

The following are some of the services that are available to support you as you achieve your educational goals. For a complete listing of student support services, please view our College Catalog online.

CONSUMER INFORMATION

In accordance with federal regulations set forth by The Higher Education Act of 1965, as amended, below is a summary of consumer information that must be made available to all students at Crafton Hills College. Each topic listed gives a brief description of the information that must be disclosed and explains how it can be obtained or is hyperlinked.

College Web-site

The College Web-site for Crafton Hills College includes important data and information for Crafton Hills College in the following areas:

- General Information
- Tuition, Fees and Estimated Student Expenses
- Accreditation
- Enrollment
- Admissions
- Financial Aid
- Net Price Calculator
- Retention and Graduation Rates
- Programs/Majors
- Campus Security
- Cohort Default Rates

General Information

Academic Programs

Crafton Hills College offers a wide variety of degree, certificate and transfer programs

Accrediting Agency Information

Crafton Hills College is fully accredited by the Accrediting Commission for Community and Junior Colleges (ACCJC). [ACCJC](#) is one of six regional institutional accrediting bodies recognized by the [Council for Higher Education](#) and the [U.S. Department of Education](#).

College Catalogs

Crafton Hills College Catalogs, which contain important information on applying to the college, registering for classes, academic policies, degree and certificate programs, graduation requirements and general information and data about the college.

Constitution Day

In order to comply with the federal regulation requiring the development of educational programming to celebrate Constitution Day on September 17th of each year.

Copyright Information

The Higher Education Opportunity Act of 2008 (HEOA) (pub. L. 110-315) added provisions to the Higher Education Act of 1965, as amended, (HEA) requiring institutions to take steps to combat the unauthorized distribution of copyrighted materials through illegal downloading or peer-to-peer distribution of intellectual property.

The links below provide important information from Crafton Hills College regarding appropriate use of copyrighted materials, intellectual property and computer and network use.

- Securing of Copyright – [Board Policy 3710/Administrative Procedure 3710](#)
- Intellectual Property – [Board Policy 3715/Administrative Procedure 3715](#)
- Computer and Network Use – [Board Policy 3720/Administrative Procedure 3720](#)

Civil and Criminal Penalties for Violation of Federal Copyright Laws Copyright Infringement

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority

constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, please see the website of the U.S. Copyright Office at www.copyright.gov

[Disabled Student Services](#)

[Gainful Employment Data](#)

Misrepresentation

To ensure that the nature of educational programs is not misrepresented, the information delineated in this section is clearly outlined in our college catalog, policies and procedures, various campus departments and the college website for more information.

[Net Price Calculator](#)

[Student Body Diversity](#)

Crafton Hills College provides a variety of data on our college.

Text Book Information

The Crafton Hills College Bookstore provides textbook information (including ISBN and retail price, when available) for courses listed in the course schedule each semester. This information can be accessed through WebAdvisor or at the Bookstore’s website.

Transfer of Credit Policy

Crafton Hills College’s articulation agreements with the California State University System, the University of California system and other Independent/Private Universities.

Retention Rates

These rates do not represent the success rates of the entire student population at Crafton Hills College.

Voter Registration Information

Crafton Hills College encourages eligible students to register to vote. Student may access the California Voter Registration website by logging onto WebAdvisor and selecting "Voter Registration" on the "Other Services" tab and by clicking on "Register to Vote". Students wishing to register via voter registration card may visit registertovote.ca.gov for more information. The Associated Student Government (ASG) also organizes voter registration events periodically throughout the school year.

Health & Safety

Campus Safety Reports and Statistics

In 1990, the U.S. Congress enacted the "Crime Awareness and Campus Security Act of 1990," which requires colleges and universities to disclose information about crime on and around their campuses. This law was renamed in 1992 to the "Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act". Recent revisions to the Higher Education Opportunity Act and California Education Code, section 67380, now mandate we inform members of the college community about institutional policies concerning campus security (Including: Community College District Police's law enforcement authority, crime reporting policies, alcohol and drug use, crime prevention, sexual assault and other matters of related importance).

The San Bernardino Community college District Police Department prepares, maintains and publishes the following safety information regarding the Annual Security Report, Crime Statistics, timely warning and emergency notification, daily crime logs and Emergency response evacuation can be found at <http://sbccd.org/asr> To obtain a hard copy of the Annual Security Report at various locations on campus or if you have questions or concerns related to the information contained in this report you can contact San Bernardino Community College District Police Department at (909) 384-4491.

Drug and Alcohol Abuse Prevention Program

Crafton Hills College is committed to maintain a drug-free workplace for staff, faculty and students. Board Policy 3550 states the unlawful manufacturing, distribution, dispensing, possession or use of a controlled substance is prohibited in all facilities under the control and use of the District. Any student or employee who violates this policy will be submit to disciplinary action, (consistent with local, state, or federal law), which may include referral to an appropriate rehabilitation program, suspension, demotion, expulsion or dismissal.

Vaccination Policy

Students enrolled in programs other than nursing or allied health are not required to provide proof of vaccination or immunization. Program specific immunization up-dates are provided at program

orientation sessions open to interested students every semester. These requirements are established by clinical practice sites and are frequently up-dated and changed.

Policies and Procedures

[Acceptable Use Policy - Internet and Other Computer Networks](#)

Privacy of Student Records: Family Educational Rights & Privacy Act (FERPA)

Crafton Hills College is committed to the protection and confidentiality of student educational records by adhering to the guidelines established by the Family Educational Rights and Privacy Act (FERPA) – a federal legislation established to regulate access and maintenance of student educational records.

FERPA affords students certain rights with respect to their educational records, including the right to inspect their education records, request an amendment of the records that the student believes are inaccurate, and the right to control disclosures of their records except to the extent that FERPA authorizes disclosure without consent. Educational records for the most part include, with certain exceptions, all records maintained in any medium, which can identify the student. Click [here](#) for Crafton Hills College's FERPA information.

For further information on FERPA please go to U.S. Department of Education FERPA guidelines.

TAX CREDITS AND DEDUCTIONS

There are a variety of tax credits and deductions available to students, which may reduce your federal income tax liability. Below is an overview of some of the current programs. Since this is general information only, students are encouraged to consult their tax advisor or contact the [Internal Revenue Service](#) for more information **prior** to taking advantage of any of these credits or deductions.

American Opportunity Tax Credit (AOTC) – Replacing the Hope Scholarship Credit, the AOTC expands eligibility for the credit to a broader range of taxpayers and has been extended through 2017 by the American Taxpayer Relief Act of 2012. Independent students can claim the tax credit for their educational expenses, or families or spouses can claim the credit for dependent students. The maximum annual credit is \$2,500 per student and can be claimed for the first four years of post-secondary, Degree-seeking education. The full credit is available to filers whose modified adjusted gross income is \$80,000 or less and \$160,000 or less for married couples filing jointly.

Lifetime Learning Credit - The Lifetime Learning Credit is available for up to \$2,000 annually for an unlimited number of years. Qualified expenses include tuition, fees, and required books, supplies, and equipment. Students must be enrolled in at least one post-secondary course, need not be pursuing a degree or other recognized education credential and there is no limit on the number of years the credit can be claimed for each student. However, *a taxpayer cannot claim both the AOTC and Lifetime Learning Credit for the same student in the same year.* The full credit is available to filers whose modified adjusted gross income is \$52,000 or less, or \$104,000 or less for married couples filing jointly and is capped at modified adjusted gross incomes of \$62,000 or more for individuals, or \$124,000 or more for married couples filing jointly.

Tuition and Fees Deduction - A higher education tuition and fees tax deduction is available to individuals who do not use the Lifetime Learning or American Opportunity Tax Credit. Unlike a tax credit, which reduces the amount of taxes owed, the tuition and fees deduction reduces taxable income and tax filers need not itemize deductions to claim the benefits. The maximum tuition and fees deduction is \$4,000 and varies according to income level.

Student Loan Interest Deduction – Students may deduct the interest paid on a federal or private

student loan from their taxable income. The maximum student loan interest deduction is \$2,500 and decreases as income levels increase.

Employer-Provided Education Benefits - Federal tax code allows employers to give employees up to \$5,250 a year in tax-exempt tuition and fees assistance at the undergraduate and graduate level regardless of whether the education is job-related.

There are situations where students and/or parents willfully falsify or misrepresent information for the purpose of obtaining financial aid for which a student is not eligible. As administrators of Title IV programs and funds, the College is obligated to ensure processes are in place to protect against fraud by applicants or staff. The Financial Aid Office is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse [34 CFR 668.53(a)(5), 668.14(g)].

Policy for Fraud

Individuals who willfully submit fraudulent information and/or documentation to obtain financial aid funds will be investigated to the fullest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

Procedures for Fraud

If a financial aid officer suspects or determines intentional misrepresentation of facts, false statements, or alteration of documents which resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the information shall be reported to the Director of Financial Aid for further review and possible disciplinary action. If the Director determines or suspects fraud, all information will be forwarded to the Dean of Student Services Financial Aid Division, the Vice President of Student Services, the Office of Inspector General of the Department of Education, and/or the local law enforcement agency for appropriate action. Processing of the application or disbursement of funds shall be suspended until it has been determined that fraud is evident. Note: The regulations require only that the College refer the suspected case for investigation, not that we reach a firm conclusion about the propriety of the conduct.

Some forms of financial aid fraud include, but are not limited to, the following:

- Forged signatures on an application, verification documentation or other documents provided to the college
- Falsified documents - including reporting members that are not part of your household
- False statements of income
- False statements of citizenship
- Use of fictitious names, addresses, SSNs
- False claims of independent status
- Staff misappropriating federal and/or state funds to a student who otherwise does not meet eligibility requirements
- Staff committing fraud or any other material violation of law involving federal, state, or local government funds

The College will report cases of fraud to the Office of Inspector General (OIG):

Inspector General's Hotline: 1-800-MIS-

USED <http://www.ed.gov/about/offices/list/oig/hotline.html>

Office of Inspector General

U.S. Department of Education

400 Maryland Avenue,

SW Washington, DC

20202-1510

In compliance with the Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Age Discrimination Act of 1975, San Bernardino Community College District will provide equal opportunities in its educational programs and employment for all persons, regardless of but not limited to race, color, religion, national origin, gender, marital or parental status, disability, age, sexual orientation or status as a Vietnam-era veteran.

APPENDICIES