



# **Pima Community College Office of Financial Aid and Scholarships (OFAS) Student Financial Aid Handbook**

(rev. 10/02/2021)



**PimaCommunityCollege**

**/// Keep striving.**

# Contents

<b>Introduction</b> .....	3
<b>Important Information about the Free Application for Federal Student Aid</b> .....	3
<b>5 Steps to Financial Aid</b> .....	4
<b>Transfer or Consortium Agreement Students</b> .....	4
<b>Types of Financial Aid</b> .....	4
<b>Grants</b> .....	5
Pell Grant .....	5
Federal Supplemental Educational Opportunity Grant (FSEOG) .....	5
Arizona Leveraging Education Aid Partnership Grant (AzLEAP) .....	6
Health Profession Opportunity Grant (HPOG) .....	6
Foster Youth Grants .....	6
<b>Scholarships</b> .....	6
Applying for Scholarships .....	8
Questions? .....	8
The Scholarship Application Portal .....	8
<b>Federal Work Study (FWS)</b> .....	9
Applying for Federal Work Study .....	10
Federal Work Study Frequently Asked Questions .....	10
<b>Student Loans</b> .....	12
How to Apply for Student Loans .....	14
Requesting Additional Loan Funds .....	15
Student Loan Repayment .....	15
Avoiding Default .....	16
<b>Early Book Purchase Program</b> .....	17
<b>Financial Aid Disbursements</b> .....	18
Disbursement criteria for specific funds .....	18
<b>Cost of Attendance (COA)</b> .....	20
Fall and Spring semesters .....	20

<b>Dropping or Withdrawing From Class Affects Financial Aid</b> .....	21
Eligibility of Title IV Funds .....	21
Return of Title IV Funds .....	22
Return of Title IV Reversal .....	24
<b>Satisfactory Academic Progress</b> .....	25
Policy Components .....	26
Frequency of Evaluation .....	26
Requirements .....	26
Scenarios .....	29
Failure to Meet the Requirements .....	31
Appeals .....	34
Steps for Submitting an Appeal for Satisfactory Academic Progress .....	35
<b>Glossary of Terms</b> .....	36

# Pima Community College Office of Financial Aid and Scholarships (OFAS)

## Student Financial Aid Handbook

### Introduction

The Office of Financial Aid and Scholarships (OFAS) offers students information and options to finance educational pursuits. There are several types of financial assistance to help students overcome financial barriers to educational goals. Funding is provided by the government (federal, state, and county), institutional programs and tuition waivers, and private scholarship donors. The first step in applying for most financial aid programs is to complete the Free Application for Federal Student Aid (FAFSA). Additionally, PCC students have the benefit of completing a scholarship profile on Scholarship Universe to ensure students receive the best financial aid package to meet their financial needs.

The Free Application for Federal Student Aid (FAFSA) is available online at <https://studentaid.gov/h/apply-for-aid/fafsa>. Information about Scholarship Universe and the login to the system can be found here: <https://pima.edu/paying-for-college/scholarships/index>

For additional information please visit the OFAS webpage at <https://pima.edu/paying-for-college/financial-aid/index.html>. You can find specific details about your financial aid package at MyPima on the financial aid tab, or by contacting us using ASKAztec chat feature on the website, by calling 520-206-4950 or by emailing us at [fahelp@pima.edu](mailto:fahelp@pima.edu).

### Important Information about the Free Application for Federal Student Aid

Students are encouraged to apply for the [Free Application for Federal Student Aid \(FAFSA\)](#) online or utilizing the new mobile [myStudentAid](#) app.

When completing the FAFSA, students will be asked to choose the school the FAFSA data will be sent to. It is important for students to choose Pima Community College's school code **007266**.

**You must complete the FAFSA annually.** It is important for students to choose the correct FAFSA year. For example: the 2020-2021 FAFSA is for summer 2020. If you need help completing your FAFSA, you can visit PCC campuses and we will gladly assist you. There are additional resources to help you through the process on the [FAFSA FAQ page](#).

**The 2021-2022 FAFSA for Fall 2021 and Spring and Summer of 2022 is open now.**

---

## 5 Steps to Financial Aid

**STEP 1:** The FAFSA opens **October 1st** each year. Our school code is 007266. Funding for certain grant programs is limited. It is recommended that students complete the FAFSA no later than February 1 to maximize financial assistance. The FAFSA is open for students to apply during the entire academic year.

**STEP 2:** Apply to become a student at PCC. Students must complete an enrollment application, complete student orientation, take assessment tests (if required) and choose a program of study. Once those steps are complete, you will receive a Pima student email address, student number and access to MyPima Student Portal.

**STEP 3:** OFAS will communicate with students using student email address and MyPima financial aid dashboard. Students must review financial aid information to ensure all FAFSA requirements are complete. Financial aid messaging begins to appear mid-February. Financial aid awards are not calculated or disbursed until all FAFSA requirements are complete.

**STEP 4:** Apply for Scholarships! Scholarship applications are open as of March of every year for the fall semester. Apply for scholarships from your MyPima account.

**STEP 5:** Sign up for e-refund. Students need a checking or savings account to set up e-refund. We recommend this to students as it is more secure and the funds are available sooner than choosing the paper timesheet. Monday leftover after paying tuition and fees is sent to you.

**NOTE:** If students do not have financial aid pending by the payment deadline payment arrangements must be made with the Accounts Receivable Services Office so your classes are not dropped.

---

## Transfer or Consortium Agreement Students

Students may receive federal financial aid at only one institution during an enrollment period. If a student is taking classes at two colleges during the same timeframe (example: Pima and the University of Arizona) the student must contact the home school to obtain a Consortium Agreement. If a student is taking courses through Catholic University (host school) and Pima (home school) please contact us as [fahelp@pima.edu](mailto:fahelp@pima.edu) to request the Consortium Agreement Form. The student is responsible for payment of all charges at the host school. If aid is disbursed at two schools simultaneously, students will have to reimburse one of the schools. Transfer student financial aid awards will take into consideration any federal aid used at a previous school during the academic year and be adjusted based on the federal financial aid annual award limits.

---

## Types of Financial Aid

There are several types of financial aid available that can be used to assist students in funding a college education. Some funding is free to the student while other types require the student to pay them back. All types of financial aid require that you are enrolled in courses that apply toward your program of study. Some types of financial aid may be taxable. For information, visit the [IRS webpage \(Topic 421\)](#).

## Grants

There are several grant programs available to students. The first step to determine eligibility for a grant is to apply for the FAFSA. Grants do not have to be repaid as long as you complete courses. PCC is an attendance taking institution, therefore, attendance is required to earn your grant funding. If you do not attend a course or do not complete your course(s) you may have to return funds.

At Pima, the following grants are available:

- Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Arizona Leveraging Education Aid Partnership Grant (AZLEAP)
- Health Profession Opportunity Grant (HPOG) Hopes
- Foster Youth Grants

NOTE: Grant awards will affect the amount of funding a student can receive from the following programs: Pima County One Stop, Arizona Department of Economic Security and Tribal Assistance programs.

### Pell Grant

The Federal Pell Grant is awarded to undergraduate students who have not earned a bachelor's or a professional degree. However, a student enrolled in a post-baccalaureate teacher certification program at PCC is eligible to receive a Federal Pell Grant.

For 2020-2021 students with a corresponding Expected Family Contribution (EFC) of 5846 or less will be eligible for a Pell Grant. The maximum Pell Grant for this award year is \$6,495 (half per semester) if the student is enrolled full-time. Awards are prorated based on the number of credits the student is attending and the level of need as determined by the Free Application for Federal Student Aid (FAFSA) data.

Pell Grant funding is limited to 12 full-time semesters or approximately 6 years (600% Pell Lifetime Eligibility). Students can review eligibility at: [www.studentaid.gov](http://www.studentaid.gov).

**NOTE: Summer Semester:** Students may be eligible for additional funding if they attend at least half-time (6 credits) in the summer. Learn more from this [video](#) or speak with any financial aid representative.

[Learn more about Pell Grants](#)

### Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Education Opportunity Grant is awarded to undergraduate students with exceptional financial need as determined by the Free Application for Federal Student Aid (FAFSA) data. Pell-eligible students with the lowest expected family contributions (EFC) will be considered first.

This means students with a zero EFC enrolled at full-time (12 credits) and who applied for the FAFSA early are awarded first. Students can get up to \$1,000 per year (\$500 per semester) if enrolled full-time. Awards are prorated based on actual enrollment. This fund is limited and is not available to all students who meet the above-mentioned criteria. We recommend you complete your FAFSA early to give the best opportunity to receive additional grant funding.

[Learn more about Supplemental Educational Opportunity Grants](#)

## Arizona Leveraging Education Aid Partnership Grant (AzLEAP)

The Arizona Leveraging Education Aid Partnership Grant is available to Arizona residents based upon a joint partnership between the State of Arizona and Pima Community College.

Students must be eligible for the Federal Pell Grant and enrolled at least half-time or 6 credit hours. Arizona residents who are enrolled full-time (12 credits) with a zero EFC are awarded first. Students can get up to \$1,000 per year (\$500 per semester) if enrolled full-time. Awards are prorated based on actual enrollment. This fund is limited and is not available to all students who meet the above-mentioned criteria. We recommend you complete your FAFSA early to give the best opportunity to receive additional grant funding.

[Learn more about AZ Leveraging Educational Aid Partnership Grants](#)

## Health Profession Opportunity Grant (HPOG)

The Health Profession Opportunity Grant is funded by the U.S. Department of Health and Human Services and is available to low-income Pima County residents who choose career paths in healthcare fields. The dollar amount varies per student and can only be applied toward tuition.

[Learn more about HPOG HOPES, including how to apply](#)

## Foster Youth Grants

Arizona has two educational support programs for foster youth.

The [Arizona Education and Training Voucher \(ETV\) Program](#) is a federally-funded, state-administered program that provides foster youth up to \$5,000 a year for qualified school-related expenses.

The [Arizona Tuition Waiver](#) is available to foster youth and former foster youth attending Arizona public community colleges and four-year colleges and universities. The amount awarded is based on the school's tuition rate.

## Scholarships

Scholarships are a great way to supplement your financial aid and reduce or eliminate your need to borrow student loans. Merit Scholarships are typically awarded to students with high grades or some other extraordinary achievement, such as volunteer work or participation in extracurricular activities, while need-based scholarships are typically based on the kind of financial information that is submitted on your [FAFSA](#).

There are also scholarships based on specific criteria, such as where you were born, your program of study, a special skill you have, or the fact that you are returning to school after working for several years. Not all of these scholarships have essay requirements, as some are awarded based on your height, digital photography picture or video, and so on. We highly encourage you to apply for scholarships.

### Pima Community College Scholarships

Pima Community College, the Pima Community College Foundation and generous donors in our community and across the USA are ready to help you achieve your dreams through their scholarship programs. Scholarships are categorized into several categories:

## **PCC Institution Scholarships**

Scholarships and tuition waivers are available from the college and local business and civic organizations. Eligibility for these programs is based on academic, community, or athletic achievement and need may not be a factor. The donor, athletic department, or Pima College Foundation Scholarship Committee determines eligibility for these programs.

The general procedure for a student to apply for scholarships and tuition waivers at Pima Community College is through Pima's scholarship portal, [pima.scholarshipuniverse.com](http://pima.scholarshipuniverse.com). A FAFSA is not required for eligibility but is highly encouraged. A [verification of lawful presence](#) is required for eligibility.

Pima Community College Institutional scholarships and waivers adhere to **Arizona Revised Statutes §§1-501 and 1-502** which require verification of lawful presence in administering any "federal public benefit" or "state or local public benefit".

A tuition waiver covers general in-state tuition per semester, including the associated student services fees, semester processing fee, and technology fees. Books, course fees and differential tuition are not covered. These funds are non-refundable and cannot be transferred to another institution.

A tuition waiver is not intended to apply to non-credit programs or any special course fees that are assessed for special study programs or unusual circumstances. Examples of special course fees include but are not limited to [differential tuition fees](#), and [additional course fees](#). Students will be limited to one tuition waiver per semester. Students that have been awarded another PCC tuition waiver (Pima Merit, Chancellor's, etc) for the same award period will not be given a second tuition waiver for tuition and fees simultaneously in any semester. The waiver extends to the Board-approved, per credit hour Tuition Rate, the Student Services Fee, the Semester Processing fee and the Technology Fee. Program participants shall be responsible for all other costs incurred with registration.

High school students who are dually enrolled in Pima College are not eligible for PCC institutional scholarships and/or waivers. After high school completion requirements have been satisfied, students may be eligible to apply for PCC institutional scholarships and/or waivers.

## **PCC Foundation Scholarships**

Pima Community College Foundation supports the Chancellor's vision by providing direct help to students through scholarships and supporting the academic programs designed to provide students' job opportunities. Scholarships are sponsored by PCC alumni and generous donors throughout Arizona. Students apply for scholarships online through the Pima Community College scholarship portal, [pima.scholarshipuniverse.com](http://pima.scholarshipuniverse.com), managed by the Office of Financial Aid and Scholarships.

## **External Donor Scholarships**

External Scholarships are managed by a sponsoring organization or agency outside of Pima Community College and the Pima Community College Foundation. External organizations and agencies manage the scholarship application process, the selection and review of applicants independently from Pima Community College. **Local AZ Scholarships** are scholarships that are offered by local AZ donors/organizations. **National Scholarships** are scholarships that are offered by National donors/organizations via various Scholarship Search Engines.

## Applying for Scholarships

We suggest you start your scholarship search locally, because there is less competition, and then expand your search nationally. Remember to ask about scholarships when you meet with any groups you are a part of, including employers, social organizations, church groups, and others.

Once you have been awarded a scholarship, funds will be sent directly to Pima or directly to you.

- If funds are sent to Pima, the check must be made payable only to Pima Community College and mailed to the attention of the Office of Financial Aid and Scholarships. This process will take 5-10 days from the date we receive it. Please complete the [Scholarship Designation Form](#) or provide a letter that includes the student's name and the semester the scholarship should be applied to. The address is:
  - Pima Community College  
Attn: Office of Financial Aid and Scholarships  
4905B E. Broadway Blvd.  
Tucson, AZ 85709-1110
- If the check is sent directly to you, you may deposit the check in your account, but you must report the aid to the Office of Financial Aid and Scholarships via email at [scholarships@pima.edu](mailto:scholarships@pima.edu).
- If it is made out to both you and Pima, Pima's Accounts Receivable Services/Student Accounts will not accept it. The donor will have to reissue a check made payable only to Pima Community College.

Scholarship funds will be held until the first disbursement date of the semester. You will be eligible to receive a disbursement based on your class start dates.

Remember that good manners are important! Any time you receive a scholarship, you should write a thank you note to the donor. We also suggest you check with your scholarship donor before you drop or withdraw from a class, because dropping or withdrawing may affect your award and future eligibility.

## Questions?

If you are a recipient of a Pima scholarship, please check your scholarship dashboard, [pima.scholarshipuniverse.com](http://pima.scholarshipuniverse.com) and/or MyPima to verify the award status. You may also check your Awards on the Financial Aid page of MyPima to confirm the award is pending or has disbursed. If you still have questions, please contact [scholarships@pima.edu](mailto:scholarships@pima.edu).

## The Scholarship Application Portal

This tool is found inside your MyPima account. Click on "Financial Aid." Scholarship information is in the far left column. Clicking the link takes you to Pima's ScholarshipUniverse portal.

Answer as many questions as you can, the more questions you answer the more scholarship opportunities you will be matched to. You will be matched or partially matched to other opportunities because of qualifying factors in your personal student record such as program of study or GPA. To apply for partially matched scholarships complete any additional requirements such as essays, reference letters, or other documents to apply.



## Federal Work Study (FWS)

Federal Work Study is a federal student aid program that provides part-time employment opportunities to students who are enrolled in college to help pay education expenses. The program encourages students to gain employment experience in community service work and work-related to the student's course of study.

As a student employee, you have the prospect of working in the community or at a campus in an area related to your major or based on your interests. You can often reduce or avoid student loans by choosing to work to earn additional financial aid.

Student employees find that working provides a great opportunity to network, add valuable job-related skills or community service hours to your resume, and obtain income while you are attending college. Learn more about the FWS program by watching a [video](#).

### Eligibility requirements

1. Completed [Free Application for Federal Student Aid \(FAFSA\)](#)
2. Complete all requirements associated with the FAFSA application and college
3. Achieve satisfactory academic progress
4. Enroll at least half-time status (6 credit hours or more)
5. Have available unmet financial need

### On and Off-Campus jobs

Pima has a variety of jobs to offer financial aid eligible students both on-campus and off-campus. Various positions are available at all campuses including:

- Student Services or Student Life
- Tutoring or Learning Center Assistant
- International Student Center
- Technology or Science Lab
- Access and Disability Student Resources
- Computer Programming/Website/Social Media
- Library Assistant
- Faculty Assistant
- Office Assistant
- Art/Music/Theatre
- Media/Marketing
- K-8 Literacy/Tutoring

In addition to on-campus jobs, you can also get a great job off-campus. Pima Community College has partnered with [Arts for All](#), [Community Foundation Campus](#), [Habitat for Humanity](#), [Jewish Community Center](#), [Literacy Connects](#), [Lutheran Social Services of the Southwest](#), [Pima Animal Care Center](#), [Pima Foundation](#) and [United Way](#) to provide students with a unique opportunity to earn valuable community service hours while being paid.

If you are interested in having Federal Work Study student(s) work in your department at Pima Community College, or, if you are a non-profit organization that wants to provide opportunities to students at an off-site location, please email [fws@pima.edu](mailto:fws@pima.edu) with information about the job you are proposing.

## Applying for Federal Work Study

Students must complete a FAFSA in order to determine the student's financial need. FWS Funds are limited. It is important for students to apply for the FAFSA early and complete a FWS application after June 1st to have the best possible chance to be hired. There is no limitation to the number of applications a student can submit. The FWS job postings can be found on the MyPima Financial Aid tab.

Application(s) received will be reviewed for financial aid eligibility before the hiring manager(s) can review. The hiring manager will contact you directly for an interview if your application meets the requirements of the job. Applications will remain available for the entire academic year (fall, spring, summer) unless the student's financial aid eligibility status changes.

There is no guarantee of employment. There is a chance that you will not be called for an interview even if you apply. All FWS positions are a part of a competitive hiring process. Pima Community College is an equal opportunity employer.

### Build Your Résumé

A résumé is a document that you use to present your background and skills to potential employers. It explains who you are, what you have done, and why employers should consider you when they are hiring. We suggest you use the following tools to help you build yours:

- [Arizona Career Information System \(AZCIS\)](#): The state provides career planning information. Initial login must be from campus computers.
- [Start a Résumé](#): Need help starting or improving your résumé?
- [Résumé Guide](#): Learn how to create a résumé.
- [Social Media Do's and Don'ts](#): How to help ensure that your social media supports your job search.

## Federal Work Study Frequently Asked Questions

### How do I find out if I am eligible?

The best way to find out if you are eligible is to apply for a position. Positions are posted via MyPima financial aid webpage. Students are eligible if the student is: in good academic standing, demonstrates financial need and is enrolled in or attending classes.

### Are Federal Work Study jobs on-campus or off-campus?

The FWS program offers employment opportunities both on-campus and off-campus locations. We have five campuses, Desert Vista, East Campus, West Campus, Downtown Campus, and Northwest Campus. Additionally, we have four offsite campus locations, District Office, El Rio, 29th Coalition Center, and El Pueblo Learning Center. We also work with six nonprofits in Tucson: Arts for All, Habitat for Humanity, Literacy Connects, Lutheran Social Services, Pima Animal Care Center and United Way.

### How much will I earn as a work study?

All Federal Work Study students earn at least the Arizona minimum wage or Federal minimum wage, whichever is greater. If a position pays more than minimum wage that information will be available on the job posting.

### **How will I get paid?**

You will be paid by the hour for the hours you work by submitting a timesheet. Payroll disbursements occur bi-weekly (every other Friday).

### **Is Direct Deposit available?**

Yes, direct deposit is available and the form is available online at [www.pima.edu](http://www.pima.edu). For assistance or questions, please contact the Employee Services Center at (520) 206-4945.

### **How many hours can I work as a FWS student employee?**

Students can work a maximum of 19.5 hours a week during the academic school year. It is important to remember, the amount you earn cannot exceed the total Federal Work Study award.

### **Can I work weekends?**

Yes; however, work study students must be supervised at all times. Work study students may not work when regular College employees are not working.

### **Can I keep my job during the Summer? Do I have to be enrolled?**

FWS student employment positions end at the end of the spring term unless otherwise specified by the FWS department. Yes, students must be enrolled in order to be eligible for work.

### **Can I get a Federal Work Study job if I am not eligible for Financial Aid?**

No. Applicants must be eligible for the FAFSA, complete all requirements of the FAFSA, and demonstrate financial need in order to be offered a Federal Work Study award. Need is determined by completing your Free Application for Federal Student Aid (FAFSA).

### **How do I find a Federal Work Study job?**

FWS positions are posted to the MyPima financial aid tab. To access the positions and apply online: 1. Log on to MyPima 2. Click on the Financial Aid tab 3. Scroll down to Federal Work Study Jobs.

### **Can I apply for more than one position?**

Yes, you can apply for more than one position and are encouraged to apply for all positions you might be interested in. As with most jobs, applicants do go through an interview process. If you need help with the interview process, contact any campus career center or the Human Resources Office [humres@pima.edu](mailto:humres@pima.edu).

### **Am I guaranteed a student employment job if I apply for a Federal Work Study job?**

No, FWS funds are limited and awarded on a first-come, first-served basis. Positions are available as early as June 1st of each year but you must apply for a job to be considered for employment.

### **Can I work multiple FWS jobs?**

No. If a student is offered more than one FWS position, the student must choose where he/she wants to work.

### **How do I request/apply for FWS for the summer semester?**

The FWS program does not hire for the summer semester, however, we can hire for the fall semester as early as July 1 or during the summer semester. Keep in mind, you must have the correct FAFSA year complete before you are eligible for fall aid.

### **Do I have to reapply each year for my position?**

Yes, at the start of each new academic year all students must reapply for their position and go through the same hiring processes. This is to be consistent with Pima Community College's equal opportunity policies. All positions for the new academic year begin posting in July.

### **How do I view my Federal Work Study award?**

On your MyPima under the financial aid tab and the box titled "Financial Aid Awards".

### **Do I have to pay taxes on the money I earn through Federal Work Study?**

In some cases, work-study income is taxable. You will receive a W-2 form from the College at the end of each year. We recommend you speak with a tax professional to determine if the wages are taxable.

**If you have any additional questions about this process, please contact the Federal Work Study Program at [fws@pima.edu](mailto:fws@pima.edu).**

## **Student Loans**

Student Loans must be paid back (like a mortgage or car loan). The federal Direct Loan program is not based on credit history or employment, offers low interest rates, offers in-school payment deferment while attending school at least half time, and flexible repayment plans. Private Education loans are credit-based and you must be employed and make payments while you are in school.

Keep in mind, Direct Loans offer low interest rates and flexible repayment options that credit cards and private loans may not. You should always be careful when considering debt as a solution to pay for education costs. You can find more information at the [U.S. Dept. of Education Student Loans webpage](#).

IMPORTANT NOTE: We recommend all students carefully consider all options available before borrowing a loan. Pima Community College has partnered with **Student Connections**, a not-for-profit organization that helps students learn about budgeting, borrowing and one-on-one loan counseling when considering repayment options. ALL the services are completely FREE to students.

Feel free to call (866) 311-9450 to reach a loan counselor that is ready to help you navigate whatever loan inquiries you may have. You may also visit the landing page here: <http://www.repaymyloans.org/>

#### **The following loans are available to students:**

- **Direct Loans (Subsidized and Unsubsidized)**
- **Direct Parent PLUS Loan**
- **AZ Teacher Assistance Loan**
- **Private Student Loans for Higher Education**

Like any loan, a student loan must be paid back. Educating yourself is key to avoid the pitfalls of overborrowing. The [Department of Education](#) provides financial awareness help to students in an effort to help

students prevent excessive indebtedness and reduce loan default rates. By reducing student loan debt and default rates we can improve students' lives and empower them for a strong financial future.

[This webpage provides loan option details.](#) Note that all loans borrowed through Pima Community College will be submitted to NSLDS and accessible by authorized agencies, lenders and institutions (HEOA 489 amended HEA Sec. 485B).

For up-to-date interest rates, please visit the [federal student loan interest rates](#) site.

Borrowing a student loan is a big responsibility. While it may be necessary, be sure to borrow wisely. We can help! Please visit your MyPima financial aid messages tab to learn more about budgeting, financial awareness, and repayment.

Annual Loan Limits are the maximum a student can borrow per FAFSA aid year.

- **First year dependent** students can borrow \$5,500. No more than \$3,500 of this amount may be in subsidized loans.
- **First year independent** students can borrow \$9,500. No more than \$3,500 of this amount may be in subsidized loans.
- **Second year dependent** students can borrow \$6,500. No more than \$4,500 of this amount may be in subsidized loans.
- **Second year independent** students can borrow \$10,500. No more than \$4,500 of this amount may be in subsidized loans.

Aggregate Loan Limits represent the maximum a student can borrow in total.

- \$31,000 for dependent undergraduates
- \$57,500 for independent undergraduates
- No more than \$23,000 of this amount may be in subsidized loans

Before accepting a loan, we suggest completing the following:

- **Understanding Loans [videos](#)**
- **Reach out to Student Connections** for a one-on-one loan counseling session
- **Know your loan repayment amounts:** Estimate your future monthly loan repayment cost using the Federal Student Aid Repayment Calculator.
- **Make and keep a budget**
- **Know your earning potential:** Learn about your earning potential in your current field of study by going to the "Student Resources" tab of your MyPima account and check out the "AZ Career Information System" link within the "Career Planning" box.
- **And remember:** if you are transferring, graduating, or withdrawing from school you Student Loan Exit Counseling is required.

Note that all loans borrowed through PCC will be submitted to NSLDS and accessible by authorized agencies, lenders and institutions (HEOA 489 amended HEA Sec. 485B).

## Subsidized Direct Loans

Subsidized Direct Loans provide an interest-free period where the government pays the interest for students who are enrolled at least half time or 6 credit hours. Eligibility is based on financial need as determined by the [Free Application for Federal Student Aid \(FAFSA\)](#).

Repayment begins after graduation or when the student stops attending six or more credit hours. Some students are eligible for a grace period of six months of deferred payments.

## Unsubsidized Direct Loans

Unsubsidized Direct Loans are provided to students who are enrolled at least half time or 6 credit hours and cannot exceed the cost of attendance. Eligibility is based on the student completing the [Free Application for Federal Student Aid \(FAFSA\)](#).

Repayment begins after graduation or when the student stops attending six or more credit hours. Some students are eligible for a grace period of six months of deferred payments.

## Parent PLUS Direct Loans

Parent PLUS Direct Loans are applied for by parent(s) of dependent students. Dependency status and eligibility are based on financial need as determined by the [Free Application for Federal Student Aid \(FAFSA\)](#). These loans are credit-based and there is no limitation to how much the parent can request to borrow. If the parent is denied the loan the student may request to borrow additional unsubsidized loans up to \$4000.

Repayment begins immediately after disbursements but in-school deferment options are available if the student is attending six or more credit hours.

## Private Education Loans

Students may apply for private education loans. Private education loans providers would be sourced and funded by the lender the student chooses. The terms and conditions such as repayment options, interest rate, and in-school deferment can vary between lenders so we strongly caution students to ensure they fully understand all options before borrowing this type of loan. Pima Community College does not have a preferred lender list to offer the students in this process.

## How to Apply for Student Loans

There is a loan request deadline for each semester, and requests after the published date will not be processed.

- **Fall Deadline - December 1st**
- **Spring Deadline - May 1st**
- **Summer Deadline - July 1st**

**STEP 1:** MyPima Financial Aid flags must all be complete.

**STEP 2:** Accept, Modify or Decline the loan offer shown.

**STEP 3: First-time borrowers** must complete [Loan Entrance Counseling](#). Pima will automatically be notified the Loan Entrance Counseling session is complete.

**STEP 4: First-time borrowers** must complete a [Master Promissory Note](#) (MPN). By signing the MPN, the borrower, agrees to repay all Stafford Loans (subsidized, unsubsidized). Pima participates in the Serial Promissory Note acknowledgement process, students may not be required to complete another promissory note while you attend Pima Community College.

Before accepting the loan offer, we recommend completing the FREE Financial Awareness Counseling session offered through [www.studentloans.gov](http://www.studentloans.gov). There are budgeting tools and videos to help inform you of options before deciding to borrow a loan.

## Requesting Additional Loan Funds

### How do I request additional loan funds?

First check the financial aid messages in the MyPima financial aid tab to find the loan acceptance communication. Within this message you can complete the electronic request to increase your loan. If you cannot locate the electronic form, please email [loanhelp@pima.edu](mailto:loanhelp@pima.edu).

### What if I already requested additional funds but now need more?

If the electronic request process has been completed and the student would like to request additional loan funds, please email [loanhelp@pima.edu](mailto:loanhelp@pima.edu).

### Loans Initially Declined

After declining the loan offer, students may request the loan offer to be reinstated by emailing [LoanHelp@pima.edu](mailto:LoanHelp@pima.edu).

### Declining/Reducing Loans

Students have the option to decline a loan if the disbursement has not yet paid. This can be done by emailing [loanhelp@pima.edu](mailto:loanhelp@pima.edu). If the loan is reduced after the disbursement has paid, the next disbursement will be reduced or canceled. Students may return the uncashed refund check to any Campus Cashier's Office.

## Student Loan Repayment

Are you starting to wonder how much your student loan repayment amount will be? Concerned that you won't be able to afford that and your normal everyday expenses? Don't worry we are here to help! [Student Connections](#) is available 24/7 for one-on-one loan counseling and helps in navigating the repayment process. Students can access all the free services by calling (866) 311-9450.

Here are some helpful online tools to determine how much you will owe and to help determine what repayment plan will work for you. The tools work best if you log into the Federal Student Aid site with your FSA ID credentials.

### Federal Student Aid (FSA)

- [Understanding Repayment FAQ](#)
- [Repayment Plans](#)
- [Repayment Estimator](#)
- [Public Service Loan Forgiveness](#)
- [Loan consolidation](#)
- [Deferment/forbearance eligibility](#)
- [Pick a loan repayment plan](#)
- [Loan Reaffirmation Agreement Form](#)
- [Exit Counseling](#) is required every time the student's attendance drops below half-time or if the student applies for graduation. The exit counseling session is designed to provide a review of the loans and review repayment options.

## Avoiding Default

### Consequences of Default

Repaying student loans is required even if you do not graduate, have trouble finding a job after graduation, or if you are not satisfied with your education.

If a payment or payment arrangements are not made within 270 days after the payment is due the loan(s) will go into default. There are options for borrowers to avoid default such as: income-based repayment plans, forbearance, medical deferment, etc. You can find more information about managing your loans [here](#).

Defaulting on your student loans has serious consequences, such as:

- Credit reporting, low credit score and collection fees.
- Garnishment of wages.
- Income tax refunds withheld.
- Losing the ability to participate in financial aid programs.

### Preventing Default

- Call **Student Connections!** They can help! (866) 311-9450
- Keep careful records regarding the loan(s).
- Make loan payments on time or call the loan servicer to make other payment arrangements.
- Notify the lender or servicer promptly of any changes to your personal information, such as: home address, phone number, income change, enrollment changes and/or graduation.
- Know the repayment options. You can find more information [here](#).

### Postponing Repayment

There are lots of options available for postponing repayment of student loans but the two main categories are deferment and forbearance. Stay in contact with the lender, they will help you determine if you are eligible for a deferment or forbearance **BEFORE** you default.

- **Deferments:** The lender allows postponement of repayment of the principal of your loan for a specific period of time.
- **Forbearances:** During forbearance, the lender allows postponement or reduction of payments, but the interest charges continue to accrue.

### Getting Out of Default

We can help you! Pima Community College has partnered with Student Connections a non-profit organization that helps students navigate loan default. Call to speak with a loan counselor today (866) 311-9450.

If you failed to make your payments on your [federal student loan](#) and now are in [default](#), don't let the consequences of default affect your financial future. Find out how to get out of default. Learn more [here](#).

Students and/or parents that borrow loans with Pima will have information shared with the National Student Loan Data System (NSLDS). This information will be accessible by guarantee agencies, lenders, and schools determined to be authorized users of the data system.

### Problems?

The U.S. Department of Education's Federal Student Aid (FSA) Ombudsman Group is a neutral, informal resource to help resolve disputes and solve other problems with federal student loans. The Ombudsman helps



resolve problems related to student loans when other approaches have failed. Borrowers must first make every effort to resolve student loan problems before contacting the Ombudsman. Borrowers who have completed steps to resolve their loan dispute and are still not satisfied may contact the Ombudsman by either completing an [online form](#) or by calling 1-877-557-2575.

## Early Book Purchase Program

Before the semester begins you can get your books up to 10 days in advance and begin preparing for class through PCC's Early Book Purchase Program.

### EBPP Process

You do not have to wait until financial aid to disburse aid to purchase your books. PCC has an easy option to allow financial aid recipients to purchase books (book rentals will still require a debit or credit card) prior to the disbursement of your funds. This process makes it convenient for you to obtain the books you need for class.

The Early Book Purchase Program (EBPP) will be available to use at any PCC Bookstore **10 days prior to the start of your first scheduled class**. For example: If you don't have a class starting on August 22, you are not eligible to participate in the EBPP on August 12. If your first class starts on October 17, the earliest you could participate is October 7.

After your course registration, PCC Financial Aid will confirm your financial aid eligibility for the EBPP. If you are awarded, meet all financial aid eligibility requirements, and will have excess funds after your tuition is paid, you will see a new financial aid requirement in MyPima called Early Book Purchase Program with instructions on how to opt-into the EBPP program. The option to opt-in is valid for one academic year at a time. Participation in EBPP must be renewed once every academic year. Eligibility for EBPP is reviewed at the beginning of every semester within the academic year.

### Opting In

To opt in log into MyPima and click on the Early Book Purchase Program link and complete a survey online. Once completed you will receive confirmation in your My Messages that you have completed the survey. If your class starts in 10 days or less and you complete the "opt-in" by 10 p.m., you can go to the bookstore or purchase books online through your MyPima-Follett link the following morning.

Eligibility for EBPP is reviewed at the beginning of every semester during the academic year. Each semester during the academic year "opt-in" period, you will receive a reminder when your EBPP is ready to use. If you don't receive a reminder 10 days before school starts and you are meeting all the eligibility requirements please contact the Office of Financial Aid and Scholarships. Bookstore hours are posted on the Pima website.

To be eligible for EBPP, you must agree to the following terms to opt-in:

- I authorize PCC to apply my financial aid disbursement in excess of my tuition and fees to any outstanding charges for using the Early Book Purchase Program.
- I understand that the amount available to charge books at the PCC Bookstores will vary. The amount I receive will be whichever of the following amounts is lowest: The amount purchased will be charged to your student account and will be deducted from your financial aid award.
  - \$750 or
  - \$75/credit hour enrolled or
  - authorized financial aid minus the total amount I owed for tuition and fees

- I understand that any changes to my overall financial aid eligibility can impact my Early Book Purchase Program eligibility and may result in a balance that I am responsible for paying back to the school. These changes include, but are not limited to: enrollment changes, academic progress changes, and residency updates.
- I understand if I am only eligible for student loans and I am a first time loan borrower my student loan funds have a 30 day delay for disbursement. This delay may affect my eligibility for the Early Book Purchase Program if I have not completed all the loan requirements. Check out the student loan disbursement date.

All students are opted-out of this program by default. If you do not opt-into the EBPP, you will need to purchase your books using your own funds at the PCC Bookstore or anywhere else that has them.

If you change your mind about the EBPP, please see a Financial Aid Representative to have your question reset.

If you no longer need a book you purchased using the EBPP, you may return it within 10 days of purchase or sooner as stipulated by the PCC Bookstore. Your student account will be credited with the refund. No cash refunds will be given.

### [Additional information for Veterans.](#)

## Financial Aid Disbursements

Classes that apply to your program of study are used to calculate financial aid eligibility and disbursement dates. Financial aid disbursements consist of several types of funds. Each fund may have different eligibility criteria and disbursement dates. [The table available on our webpage](#) will help students better understand when to expect disbursements.

Financial Aid disbursements will pay tuition and fees first, then, if excess funding is calculated it will be refunded to the student. Refunds are calculated and disbursed by the Accounts Receivable Services office. Refunds are processed as a paper check which is mailed to your local address or the funds can be [electronically deposited](#) into a personal checking or savings account.

Review [the table on our webpage](#) to determine the estimated disbursement date. Keep in mind, the Office of Financial Aid and Scholarships releases the disbursement, and Accounts Receivable Services calculates or disburses refunds to students.

## Disbursement criteria for specific funds

### Grants

Pell grant is disbursed the day before the class starts. The Pell Recalculation Date (PRD) is when the Pell Grant is calculated based on the enrollment level that day. Pell Recalculation Date is utilized every semester. To ensure students receive the maximum Pell Grant, **students are encouraged to finalize their course schedule BEFORE the Pell Recalculation Date.** If a course (example: a late start course) is added after the Pell Recalculation Date, the Pell Grant will not be increased.

**2021-2022 [Pell Recalculation Dates](#) can be found on the financial aid website.**

It is important to remember that grants are prorated based on enrollment and attendance. Dropped classes that haven't started, will not be included in the Pell Grant calculation. If students stop attending classes, there may be additional consequences.

## Scholarships

Scholarships have various disbursement dates. External scholarships will disburse the day before classes start, as long as the student has the required number of credits needed for that award. Pima Community College Foundation scholarships and Pima Athletic scholarships begin to disburse 14 days after the semester begins. If a scholarship is not displayed on MyPima under financial aid awards, contact the scholarship donor to see if the funds have been disbursed to Pima or contact the Scholarships Office at [scholarships@pima.edu](mailto:scholarships@pima.edu).

## Federal Work Study

Federal Work Study funds are disbursed based on the number of hours a student works. These funds do not disburse in a lump sum like the other financial aid funds because the student must work to earn the financial aid funds and will receive a paycheck for hours worked.

## Direct Loan Funds

Direct Loans disburse twice per semester or enrollment period (or four times per academic year). There are two disbursements of Direct Loan funds each semester: one at the start of classes and one at the midpoint of the semester. Loan funds will disburse once the student is attending 6 credit hours (or achieve half time enrollment) and has met all other eligibility criteria.

Keep in mind:

- The disbursement dates published on your MyPima account are estimates based on traditional 16-week enrollment. Actual disbursements are based on YOUR course schedule and attendance.
- Disbursements may be delayed if any Financial Aid Requirements with a red **X** icon exists, if enrolled in late-start classes, if the student's schedule reflects less than half time enrollment (6 credits), and/or if the student is not attending classes.
- The first loan disbursement for each semester will not occur until the student is **attending** 6 or more credit hours. For students enrolled in late-start courses, this means the first disbursement of your loan will not occur until attendance is verified in at least 6 credit hours.
- First-time Direct Loan borrowers are required to wait 30-days from the start of the semester for the first disbursement of their loans regardless of schedule.

## Private Loan Funds

Pima disburses Private Loan funds once per semester or period or twice per academic year. Funds normally disburse on the first day of class. The private loan is subject to a final credit approval with the lender.

## Cost of Attendance (COA)

When comparing colleges, cost is often a big factor when determining where to attend. The cost of attendance is what colleges estimate it will cost you to attend for one year.

Included in the cost of attendance are three types of expenses:

1. Direct costs\* - costs like tuition, fees, books and supplies
2. Indirect costs - estimated costs like room and board, personal expenses and transportation
3. Loan fees, if applicable, are also included.

The COA is an important factor for financial aid recipients because it is used to determine your financial aid eligibility. The COA represents the maximum amount of financial aid a student can receive. If you have expenses that you believe are above the college's estimation or you have extraordinary costs not covered in your cost of attendance, students are able to request to have the COA reviewed for adjustment. This request will require documentation and can be requested by form available on the financial aid forms website.

An example of a student COA is below. Keep in mind, all figures are estimates; they can vary from student to student. Students can find their personal cost of attendance on MyPima.

### Fall and Spring semesters

#### Living with Parent

	Part-Time (6 credits)	Full-time (12 credits)
Books & Supplies*	960	1,920
Loan Fees	100	100
Personal	1,200	1,200
Room & Board	4,940	4,940
Tuition & Fees*	1,510	2,250
Transportation	1,900	1,900
<b>TOTAL</b>	<b>\$ 10,610</b>	<b>\$ 12,310</b>

\* Direct Costs associated with going to school

#### Living Off-Campus

	Part-Time (6 credits)	Full-time (12 credits)
Books & Supplies*	960	1,920
Loan Fees	100	100
Personal	1,200	1,200
Room & Board	9,880	9,880
Tuition & Fees*	1,510	2,250
Transportation	1,900	1,900
<b>TOTAL</b>	<b>\$ 15,550</b>	<b>\$ 17,250</b>

## Non-resident

Learn more about [residency requirements](#).

	Part-Time (6 credits)	Full-time (12 credits)
Books & Supplies*	960	1,920
Loan Fees	100	100
Personal	1,200	1,200
Room & Board	9,880	9,880
Tuition & Fees*	5,054	7,566
Transportation	2,960	2,960
<b>TOTAL</b>	<b>\$ 20,154</b>	<b>\$ 23,626</b>

\* Direct Costs associated with going to school

## Dropping or Withdrawing From Class Affects Financial Aid

Pima Community College understands that unexpected events occur that may cause a student to drop or withdraw from some or all courses. Before dropping or withdrawing, it is important that students consider how this change in credits will affect their academic progress and any financial aid awards they expect to receive.

The college wants to assist students in this decision and ensure students have all the information necessary to make the best choice for themselves. When making this decision a student should meet with their instructors to discuss possible options for completing the course or to see if tutoring or counseling could be helpful.

It is also important to consider how these actions may impact prerequisite sequences, graduation timeline and future financial aid eligibility, which is tied to satisfactory academic progress. Your student loan deferment status may also be affected. Contact your loan servicer to make payment arrangements (if needed) and avoid default.

Students must be aware of the proper procedure for withdrawing from classes and the financial consequences of withdrawing or stopping attendance. Questions on how (or if) you should withdraw must be addressed with an academic advisor.

For information about this topic, review:

### Eligibility of Title IV Funds

Title IV funds (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Direct Subsidized/Unsubsidized Loan, Direct Graduate PLUS Loan, Direct PLUS Loan, and Federal Perkins Loan) are awarded to a student with the assumption that the student will attend a school for the entire period for which the funds are awarded. When a student ceases attendance prior to the planned ending date, the student may not be eligible for the full amount of Title IV funds the student was scheduled to receive.

If a student never begins attendance in a Payment Period, the student is not eligible to receive Title IV funds for that period.

If a student begins attendance in at least one course, but does not begin attendance in all enrolled course, regardless of whether the student has officially withdrawn, the school must check to see if it is necessary to recalculate the student's eligibility for Title IV funds based on a revised enrollment status and cost of attendance.

The following policies are mandated by the U.S. Department of Education. Pima Community College encourages students to read all the information below prior to making a final decision and visit an academic advisor to see how this action may impact prerequisite sequences, your graduation timeline, and your financial aid eligibility.

### **Recalculation/Cancellation of Title IV Funds**

A recalculation/cancellation of Title IV funds is required for all students who never begin attendance in some or all of their credits required for their award (after financial aid eligibility is captured on the Pell Recalculation Date).

Students at PCC must have verified academic attendance in each Title IV course to be eligible for a disbursement.

Examples of attendance include:

- Physical class attendance
- Submission of an academic assignment
- Study group attendance assigned by the school
- Examination, interactive tutorial, or computer-assisted instruction
- Participation in an online discussion about academic matters
- Initiation of contact with instructor to ask question about academic subject

### **Return of Title IV Calculation**

If a student is determined to have completely withdrawn from Pima Community College, the financial aid office must process a Return of Title IV calculation. Students who complete more than 60% of a payment period are considered to have earned 100% of the federal financial aid disbursed to them for the payment period. Students who do not complete more than 60% of the payment period will have all or a portion of disbursed funds returned to the federal government. The last date of attendance as reported by instructors, is used to determine the students' separation date for the calculation and for federal loan repayment purposes.

Students who have verified attendance, but have withdrawn prior to disbursement of Title IV funds may be eligible for a post withdrawal disbursement (PWD). Students may cancel their Title IV aid if they choose to not receive these funds, please submit the Federal Aid Cancellation Request form, found in the Financial Aid forms section of the Financial Aid webpage on pima.edu.

### **Return of Title IV Funds**

When a recipient of Title IV aid withdraws from an institution during a payment period or period of enrollment in which the recipient began attendance, the institution must calculate the amount of Title IV aid the recipient earned and return the unearned portion that it is responsible for and notify the student of any amount the student must return.

The Return of Title IV calculation is based on the following factors:

## Payment Period

Number of days in a student's payment period (excludes Pima's scheduled breaks of 5 or more consecutive days).

## Last date of attendance

The last date of attendance in a Title IV eligible course is used as the student's withdrawal date. This date is determined by Pima Community College instructor's attendance records. The last date of attendance is not necessarily the day the student officially withdraws from the institution.

Examples of attendance include:

- Physical class attendance where there is direct interaction between instructor and student
- Submission of an academic assignment
- Study group attendance assigned by the school
- Examination, interactive tutorial, or computer-assisted instruction
- Participation in an online discussion about academic matters
- Initiation of contact with instructor to ask question about academic subject
- Logging in to an online class does NOT count as attendance

## Financial Aid Award

The student's financial aid award at the time of the R2T4 calculation is used for the calculation. The school must then return the amount of unearned aid to each of the Title IV programs in the following order:

- Unsubsidized Direct Stafford Loan
- Subsidized Direct Stafford Loan
- Direct PLUS Loan
- Federal Pell Grant
- Federal Supplemental Education Opportunity Grant (SEOG)

## Institutional Charges

Institutional charges that were assessed to the student for all Title IV eligible courses during the payment period at the time of the withdrawal.

View the [Return of Title IV Funds \(R2T4\) Calculation \(PDF\)](#) formula for credit hour students.

View the [Return of Title IV Funds \(R2T4\) Calculation \(PDF\)](#) formula for clock hour students.

**Student Notification:** Once the school has made any needed adjustments to a student's Title IV funding, the student will receive notification.

Students who have had their Title IV funds recalculated because they never began attending classes will receive notification through their Pima email address and their MyPima financial aid messages. Students who have withdrawn from the institution will be sent a letter to their Pima email address. This letter will outline the amount that needs to be repaid to the institution or to the Department of Education.

Institutional charges must be paid directly to Pima Community College. The student is responsible for returning any unearned funds for institutional charges.

Pima's tuition and fees refund policy is separate from the federal regulations. Whether a student can receive a refund of tuition and fees has no bearing on the amount an aid recipient must repay to the federal aid programs for failure to complete the number of credits that they were paid to attend. Unpaid balances due

to Pima Community College that result from amounts returned to Title IV programs and other sources of aid will be charged back to the student. **The student is also responsible for uncollected tuition to Pima Community College.**

Grant overpayments must be paid directly to the U.S. Department of Education

- The student is responsible for returning an overpayment of any grant funds of more than \$50.00.
- All overpayments are reported to the [National Student Loan Data System \(NSLDS\)](#), and turned over to the U.S. Department of Education for collection.

Students will be ineligible for financial aid at any institution for overpayments reported to the U.S. Department of Education until overpayments are repaid, or satisfactory repayment arrangements have been made, at [myeddebt.ed.gov](http://myeddebt.ed.gov).

## Return of Title IV Reversal

If your registration status in all active courses at Pima Community College has been changed to "Registered Not Attending" (RN), that registration status is considered an unofficial withdrawal. Students who return to courses and continue to participate may have the Return to Title IV reversed through their attendance or by filling out the [Return to Title IV Reversal Request](#).

Find out more:

- [Class Attendance and Participation](#)
- PCC Board Policy: Student Attendance and Participation

### What does this mean for me?

Any student who has withdrawn from all active classes and received federal financial aid for those courses must return any unearned portion of the federal aid to the U.S. Department of Education.

The College is required to calculate the amount of aid earned through attendance to determine the unearned portion of the aid that must be returned to the Department of Education.

Two factors are used to determine the earned amount: 1) the amount of money paid to the student account for cost of attendance expenses (tuition, fees, etc.) and 2) the amount of money paid/refunded to the student to assist with living expenses and book advances.

### I've been attending my courses. How can I appeal this?

If you believe an unofficial withdrawal determination is an error, you may file a one-time appeal for reinstatement of your federal aid with the Executive Director of Financial Aid. You have **10 business days** from the date of this notification to submit your appeal.

**Read these instructions carefully** and submit the required documents:

**STEP 1:** Download and complete the Return to Title IV Reversal Request found in Financial Aid forms section of the Financial Aid webpage on [pima.edu](http://pima.edu).

**STEP 2:** Communicate with your instructor(s) to determine if you have the ability to be successful in the remainder of the course. Each instructor must sign the form to acknowledge that you have the opportunity to be successful in their course, and they must also update your attendance in the grading system.

**STEP 3:** Once you have gained your instructors' signatures, sign and return it to the Financial Aid Department within 10 business days of this notification.



**STEP 4:** Attend your classes. Continued attendance is the only way to ensure progress toward your academic goal.

### **How will I learn the decision of my appeal?**

A final decision will be sent to your Pima email within 7 business days. Only one reversal is allowed per term.

### **What happens if my appeal is denied?**

You will need to repay the federal financial aid that is listed on the Return to Title IV letter you received. You are advised to attend any courses in which you are registered but your Return to Title IV calculation will not be overturned.

## **Satisfactory Academic Progress**

Pima has specific academic standards that govern all Pima students. The financial aid office has an additional set of standards called Satisfactory Academic Progress (SAP) that must be met by all students who are recipients of Title IV (federal) funding. Students are required to make satisfactory academic progress toward the completion of an associate degree, an eligible vocational certificate, and/or transfer program to a four-year college/university.

Both quantitative and qualitative standards are used to evaluate the cumulative results of all periods of students' enrollment, including those semesters or payment periods during which they did not receive Title IV funds or other types of financial assistance. Thus, a student who has not previously received Title IV aid may be ineligible to do so at initial application.

The SAP standards apply to the following types of Title IV aid:

- Federal Pell Grant (Pell)
- Federal Iraq and Afghanistan Service Grant (IASG)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- Federal Direct Student Loans (Subsidized and Unsubsidized)
- Federal Parent Loan for Undergraduate Students (PLUS)
- Arizona LEAP Grant

The College also administers other types of financial assistance, which may include but are not limited to - scholarships (which may require a higher grade point average than the minimum in the SAP standards), Veterans Administration benefits, athletic scholarships and state grants. Academic progress (and other requirements for non-Title IV aid are described in the eligibility criteria for those forms of assistance.

**Note: If you are a veteran and receiving VA benefits, please contact the Veteran's Office, or if your program of study has specific requirements, please contact your program/academic advisor.**

Students must meet all Title IV and institutional requirements and regulations in order to receive federal financial aid. Pima offers credit hour, clock hour and non-standard term classes. The SAP policy for each program is slightly different.

- The SAP Policy for Credit Hour students is posted on our webpage and is available in the [Credit Hour](#) policy.
- If you are a Clock Hour student in the Practical Nurse program, this is your [SAP Policy](#).
- If you take Nonstandard and/or Nonterm (modular) classes, your SAP Policy is available in the [Nonstandard SAP](#).

## Policy Components

Students are required to meet all of the SAP standards as one of the eligibility criteria to receive Title IV (or federal) financial aid. Quantitative and qualitative standards are used to evaluate the cumulative results of all periods of students' enrollment, including those semesters or payment periods during which they did not receive Title IV funds or other types of financial assistance. Thus, a student who has not previously received Title IV aid may be ineligible to do so at initial application.

The numbers that result from the qualitative and quantitative calculations for SAP are not rounded, they are truncated. What this means is that a completion rate of 66.6666% is truncated to 66.66% it is not rounded to 67%. Thus, the student's GPA and rate of completion must be equal to or above the minimums cited in the SAP standards without rounding.

## Frequency of Evaluation

Students who receive any type of Title IV financial assistance are evaluated for SAP at the end of each semester after final grades have been submitted. Transfer students and those who are returning to the College after a hiatus are evaluated upon entry (or reentry), whether or not that point in time is at the end of a semester. Financial aid recipients and applicants (upon submission of the FAFSA), who are found not to be in satisfactory academic standing, will be notified via email to their Pima address. Students also can check their eligibility status by logging into their My Pima student portal.

If all of the student's grades have not been submitted it may not be possible to calculate the student's SAP status. If it is not possible to calculate the student's SAP status the student may be ineligible for federal financial aid until such time as all of the grades have been submitted and it is possible to calculate the student's SAP status. Once a change of grade is submitted subsequent to the SAP evaluation, Pima will recalculate the student's SAP status using that new information.

## Requirements

### **Qualitative Measure - Grade Point Average (GPA):**

A student must maintain a grade point average (GPA) of 2.0. The GPA calculation includes credits taken at Pima Community College. The GPA does not include credits from other regionally accredited colleges and universities that have been evaluated by the College's Enrollment Services Office and applied to the student's academic record. GPA credits are those with grades of A, B, C, D, or F. Grades of P, I, IP, AU, Y, NC and W are not counted in the qualitative measurement of SAP.

The numbers that result from the qualitative calculation are not rounded, they are truncated. For example, if the GPA is 1.99999 it is truncated to 1.99 and not rounded to 2.00. Thus, a student's GPA must be equal to or above the minimums cited in the SAP standard without rounding.

### **Repeat Coursework:**

The repeat regulations apply to all courses, whether or not a student received financial aid funds. Additionally, grades for prior attempts are generally excluded when calculating the qualitative component (GPA).

Example: Student earned a 'D' in MAT 151, but repeated the course and earned an 'A'. The grade of 'A' will be used in the GPA calculation. Most repeat coursework is excluded from the qualitative component (GPA) unless the college allows for the course to be taken multiple times.

Example: Student earned a 'B' in FAW 104F2, but repeated the course and earned an 'A'. The student will have attempted 2 credits in FAW 104F2. Since the institution allows for a student to take this course twice for 2 credits. Both attempts would apply to the qualitative component (GPA) giving the student a GPA of 3.5 in FAW 104F2.

If a student chooses to repeat a course they have earned a passing grade (C or better) in, it will not be considered financial aid eligible since the passing grade fulfills the program requirement.

Example: If a Health Science student receives a 'C' in BIO 201IN, but chooses to repeat the course to earn an "A" grade they will not receive financial aid for the repeated course as they had already passed it on the first attempt. However, the repeat course will be excluded from the completion percentage.

Academic renewal or Academic Fresh Start is not recognized by the U.S. Department of Education. This process will not remove grades from this GPA calculation.

### **Quantitative Measure - Cumulative Pace of Credit Completion**

A student must complete at least 67% of the total number of credits they attempt (completed credits divided by attempted credits).

The numbers that result from the quantitative calculations for SAP are not rounded, they are truncated. For example, if the completion ratio is 66.6666% is truncated to 66.66% it is not rounded to 67%. Thus, a student's rate of completion must be equal to or above the minimums cited in the SAP standard without rounding.

### **Course incompletes, failures, withdrawal grades:**

Successful completion of coursework is defined as earning a grade of A, B, C, D or P. Grades of A, B, C, D or P count in completed coursework and attempted coursework. Coursework that is transferred to Pima from an accredited institution also counts in completed coursework and attempted coursework.

Unsuccessful completion of coursework is defined as grades including I, IP, F, Y, NC and W. Grades of I, IP, F, Y, NC and W count as attempted credits, but do not count as completed credits.

### **Repeat Coursework:**

The repeat regulations apply to all courses, whether or not a student received financial aid funds. Additionally, credits from all attempted courses are included when assessing the quantitative component (completion percentage). Although a student may successfully complete a course more than once, only one attempt is generally counted as a completion when calculating the completion percentage.

Example: Student successfully completes MAT 151, but repeats the course to earn a better grade. The student will have attempted 8 credits in MAT 151, but only completed 4 credits. Thus, the student has a 50% completion rate in MAT 151.

Most repeat coursework is excluded from the quantitative component (completion percentage) unless the college allows for the course to be taken multiple times.

Example: Student completes FAW 104F2, but repeated the course and completes it again. The student will have attempted 2 credits in FAW 104F2. Since the institution allows for a student to take this course twice for 2 credits. Both attempts would apply to the quantitative component (completion percentage) and gives the student a 100% completion rate in FAW 104F2.

Academic renewal or Academic Fresh Start is not recognized by the U.S. Department of Education. This process does not remove credits from this calculation.

## **Quantitative Measure - Maximum Timeframe**

The total number of credits attempted, including those from outside transcripts which have been applied to the student's academic record, will be limited to 150% of the credits required to complete the student's program of study.

If pursuing an eligible certificate, the same 150% limit is applied. For example, if the certificate requires 30 credits to complete, then aid could be paid up to 45 credits.

If a student is unable to complete a degree or certificate program within the 150% timeframe calculation, the student is ineligible for financial aid because the student is not capable of completing the requirements within the regulatory guidelines.

### **Student's Program and Catalog of Record:**

The 150% maximum timeframe is calculated by using both the student's active program of study and the catalog of record in the student information system (Banner).

- Each credit program at the college is defined by the number of credits a student must complete prior to graduating.
- The number of credits can fluctuate from catalog to catalog. The 150% maximum timeframe calculation will use the number of credits as defined by the student's catalog of record.
- If the program has a range, Pima will use the highest number in the range.

### **Maximum Timeframe Calculation:**

Maximum timeframe: Number of credits needed to graduate from program multiplied by 150%

Attempted credits: The number of credits that the student has attempted

If the number of attempted credits is less than the maximum timeframe the student has not exceeded maximum timeframe.

### **Projected Maximum Timeframe:**

Students become ineligible at the point where it is determined the student will exceed the maximum timeframe NOT at the point when the student actually reaches the maximum timeframe.

### **Projected Maximum Timeframe Calculation:**

Attempted credits remaining in the maximum timeframe: Subtract the maximum timeframe for a student's program of study by the student's attempted credits.

Number of credits needed to graduate: Select all students who have completed less credits than the number of credits needed to complete their program of study. Subtract the number of completed credits by the credits needed to complete the program of study.

If the number of attempted credits remaining in the maximum timeframe are greater than the number of credits needed to graduate then the student has exceeded the maximum timeframe.

Example: At the end of the fall term the student has attempted 75 credits out of the 90 credits allowed under maximum timeframe (60 credit degree). However, it is determined that the student still needs to complete 20 more credits (completed 40 credits).

Students are not meeting SAP due to exceeding the maximum timeframe because the student has more credits to earn than what is allowed to graduate within the maximum timeframe.

## Special Interest Coursework:

Special interest courses are credit courses intended to meet specific cultural, career, economic, or educational needs of the community. Special interest courses are not considered university parallel or occupational courses. All Special Interest Coursework is not eligible for Title IV aid and will be excluded from the quantitative and qualitative measures of SAP.

Courses that meet this criteria:

- Courses numbered less than a hundred and doesn't have a course prefix of REA, MAT, WRT, ESL and ICS
- Developmental courses taught at below high school level
- ESL coursework that is considered an elective and not part of the ESL Pathway

## Scenarios

### Remedial Education

**Developmental Education Courses:** Students may attempt a maximum of 30 credits of developmental (or remedial) coursework, during which time they may or may not be Title IV recipients, prior to becoming ineligible for such funds during future attempts. Developmental Education courses are included in the qualitative assessment of SAP, which means that these courses are included in the GPA used to calculate the student's SAP status.

Developmental Education courses are excluded in both components of the quantitative measurement of SAP. Students who consume some of their Title IV aid during their enrollment in developmental courses should plan carefully for their academic and financial future to complete any associate degree (and/or baccalaureate) programs.

**English as a Second Language (ESL) courses:** Title IV regulations do not limit the number of ESL courses that are eligible for federal funding (except as described by the repeat rule) as long as the student remains in satisfactory academic standing. Although the maximum number of ESL courses is not specified (except as described by the repeat rule) under the Title IV regulations, students should be aware that all types of financial aid are limited and that they may use some of their eligibility while enrolled in these courses. Students who use some of their Title IV aid during their enrollment in ESL courses should plan carefully for their academic and financial future to complete any associate degree (and/or baccalaureate) programs.

ESL courses are included in the qualitative assessment. Which means these courses are included in the GPA calculation. However, ESL courses are excluded from both of the quantitative measurements.

### Transcripts from Other Colleges / Transfer Credits

Higher Education Act (HEA) regulations require that, at a minimum, transfer credits that are applicable toward the student's current program of study must count as both attempted and completed hours.

Pima counts all transfer credits as both attempted and completed hours when evaluating the quantitative SAP standard. If transcripts are on file with the Office of Enrollment Services, all courses that have been applied to the student's academic record will be included in the maximum timeframe, pace of unit completion. GPA measures are not included as the GPA is not brought in with the transfer credit.

Unusual Enrollment History (UEH) verification. If the student is selected for Unusual Enrollment History (UEH), and transcripts from the other colleges are reviewed by the Financial Aid Office for this purpose without having been evaluated by the Office of Enrollment Services, the Financial Aid Office may choose to evaluate the transcripts for satisfactory academic progress determination at that time prior to the transcripts being reviewed by the Office of Enrollment Services.

**Transfer Credits:** Students who submit a transcript(s) for evaluation will have the courses articulated in the term deemed best fit by the Office of Enrollment Services. The evaluated courses will be used in the SAP evaluation for the term that is immediately after the term in which the courses were articulated.

## **Study Abroad**

Courses approved by Pima Community College for academic credit toward a student's vocational certificate, degree, or transfer taken in a study abroad program are counted as attempted and completed credits. These courses are eligible for financial aid if the courses are applicable to the student's program of study; students are advised to see a financial aid advisor to review the cost of attendance and applicability of the course for financial aid eligibility.

## **Grade Changes**

Any grade change received by a student can affect his/her SAP calculation. Students who achieve satisfactory standing as the result of a grade change will have aid reinstated. Students whose SAP status is downgraded to unsatisfactory as the result of a grade change will either immediately be placed on warning or will lose their eligibility for financial aid as appropriate.

**During the Term:** Any grade change the student receives for a previous term during the current term will result in the students SAP being recalculated. Common grade changes include incomplete grades converting to a letter grade, unsuccessful letter grades converting into Administrative Withdrawals and withdrawals/ unsuccessful letter grades converting into Administrative Drops.

**After Completion of the Term:** Any grade change the student receives after the completion of term for a previous term will not result in the students SAP being recalculated as the period has ended.

## **Changes of Program**

Students are permitted to make changes to their program of study in accordance with their academic goals and College policies. So long as students are meeting all other SAP standards, changes of program alone will not disqualify them for Title IV eligibility.

**Prior to the Term:** Students who change their program of study prior to the beginning of the term will have their SAP recalculated based on the newly declared program. Students should be advised that changing their program of study prior to the term could affect their Title IV eligibility.

**During the Term:** Students who have their program of study changed during the term will have their SAP recalculated based on the new program. Students should be advised that changing their program of study prior to the term could affect their Title IV eligibility. Students who have applied for graduation in the previous term should talk to an advisor if they want to continue their studies at Pima.

**Substitution Courses:** Students who receive an approved course substitution by an advisor prior to the start of a term or prior to the Pell Recalculation Date (PRD) of the current term shall have their course counted in their program of study and Title IV eligibility recalculated if required for that term. If a course is retroactively granted substitution approval by an advisor it will not be counted for Title IV eligibility for prior terms or prior aid years.

**Additional Certificates or Degrees:** Students who seek additional certificates or degrees are treated in the same way as those who change their programs. After the completion of the first certificate or degree (at Pima or elsewhere), the next scheduled SAP evaluation will include all previously attempted courses. The student's cumulative credits for this standard are the total of all courses attempted at Pima combined with all transfer credits.

**Recalculation of SAP:** Students who reach (or will reach) 150% of the length of their programs and who are otherwise in satisfactory standing, may request a recalculation of their maximum timeframe based upon only the credits that apply to their current program. Unsuccessful recalculations may be appealed based on extenuating circumstances.

## Failure to Meet the Requirements

### Satisfactory Academic Progress (SAP) Standards - Statuses

Satisfactory Academic Progress is determined at the end of each payment period. All payment periods at Pima Community College, as well as outside transcripts applied to the student's record, are included when determining a student's satisfactory academic progress, even if the student did not receive financial aid in the past.

There are defined outcomes once SAP has been determined at the end of each payment period, and they are as follows:

**Financial Aid Good Standing Status:** Student has met all of the requirements of satisfactory academic progress and will continue to be eligible for federal and state financial aid grants and loans, as long as all other financial aid requirements are met.

**Financial Aid Warning Status:** Student did not meet all the requirements of satisfactory academic progress and are now placed on "Warning." Student will receive financial aid while are on "Warning" status, as long as all other financial aid requirements are met.

Students have the current term in which they have been placed on "Warning" to meet all of the conditions of satisfactory academic progress or they will be suspended from financial aid for the following term.

Students must meet all of the SAP standards to be considered to be in good satisfactory academic standing. The College issues a formal warning semester to students at the end of the first semester during which they fail to meet one or more of the SAP standards. Students who receive a grade or are disbursed Title IV funds during their warning semester and who still have not met all of the SAP standards at the end of their warning semester are immediately ineligible for Title IV financial aid for the subsequent semester. Students who have not met all of the SAP standards are ineligible for Title IV aid at the end of the warning semester whether or not they received financial aid during the warning semester.

Students may not be eligible for a warning semester if they previously failed one or more SAP requirements and continued their enrollment without being issued a warning term. Students are subject to current SAP standards and requirements regardless of those that may have been in place during their past semesters of enrollment.

Students who meet cumulative standards at the end of their semester of warning are returned to good satisfactory academic standing for Title IV purposes. If a student who has returned to good standing subsequently fails cumulative SAP standards the student will again be placed on warning for the subsequent semester of enrollment.

- Example: Fall 2017 - warning
- Spring 2018 - good standing
- Summer 2018 – warning

A student may not have more than one warning status in a row; but, must come into good SAP standing before additional warning statuses are applied.

Students who fail to reach all of the cumulative SAP standards after a warning semester are placed on suspension and are ineligible to receive further Title IV funding. A student may appeal their suspension (as

below), and if approved by Pima's Financial Aid Appeal Committee or college designee, the student will be placed on Financial Aid Probation status.

**Financial Aid Probation Status:** Students who fail to reach all of the SAP standards and are therefore not in satisfactory academic standing are eligible to receive further Title IV funding only if they enroll using their own payment resources until they meet cumulative SAP standards or submit a SAP appeal (as below) and be approved by the SAP appeals committee or college designee. Students who submit an appeal that is approved will be placed on probation and must follow an academic plan prescribed by an academic advisor/counselor. During a probationary semester the student must pass 100% of attempted courses in the semester with a minimum 2.00 GPA or meet the cumulative SAP standards, in which case the student has achieved Good Standing. Students who fail to meet either conditions of the probationary semester will be suspended from further Title IV funding. A suspended student may submit a second appeal that reflects new extenuating circumstances. If approved, a student may be reinstated Title IV aid if all other eligibility requirements are met. Students are also required to meet the College's academic standards during any probationary semester.

**Financial Aid Suspension Status:** Students who are not meeting cumulative SAP standards and are not eligible for warning status, and have not successfully appealed (or failed the meet conditions of approved appeal) will be placed or remain on suspension status. Students on financial aid suspension are not eligible for Title IV aid but may appeal their suspension.

**Reestablishing Aid Eligibility:** Students who choose not to appeal, or whose appeals are not approved, may be able to re-establish eligibility for Title IV aid. Such students may (if they are otherwise eligible) continue to enroll for courses at the College at his/her own expense until they have met all of the SAP standards that are applicable for the receipt of Title IV aid. Neither paying for one's classes nor sitting out for a semester affects a student's academic progress standing, so neither (alone or together) is sufficient to re-establish aid eligibility, if the student has not met all of the SAP standards.

### **Appeal Process for Financial Aid Reinstatement or Extension**

Higher Education Act (HEA) regulations allow but do not require an institution to permit students who are not in satisfactory academic standing to appeal his/her status in order to receive Title IV funds.

Pima allows Title IV applicants and recipients, who are not in satisfactory academic standing, to appeal his/her status by accessing the College's SAP appeal process.

All students who submit an appeal must have a current FAFSA on file and also include a completed academic plan. Students should note that classes that are required in the academic plan may or may not be eligible for Title IV aid. It is possible that a class that is included in the academic plan, such as a prerequisite that is not a program requirement, is not eligible for Title IV financial aid.

Students who are eligible for a recalculation of his/her SAP status may be required to submit an academic plan depending upon the outcome of the recalculation. The recalculation is not considered an appeal. In order to develop the academic plan, the student must meet with an academic advisor/counselor.

If a SAP appeal has been approved, students must adhere to all the requirements detailed in his/her academic plan as a condition of receiving financial aid. The financial aid office will review the student's progress at the end of each probationary payment period to determine if the terms of the academic plan have been met.

Students who enroll under an approved SAP appeal are required to follow his/her academic plan without deviation. Students who deviate from their academic plan are ineligible for financial aid. Students who wish to change their academic plan must submit a subsequent appeal to approve the change.

Modifications that are not considered changes and therefore do not require you to appeal include alterations in the sequence of courses, approved course substitutions, advisor approved adjustments or corrections and



schedule updates that are initiated by the college such as to program of study requirements, course numbers, course descriptions and course cancellations.

Students should note that classes that are required in their academic plan may or may not be eligible for Title IV aid. It is possible that a class that is included in the academic plan, such as a prerequisite that is not a program requirement, is not eligible for Title IV aid.

As required by federal regulations, PCC reviews academic progress at the end of the semester or payment period for those students on probation, to determine if the student is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan and has met all SAP standards based upon the semester's grades and completion of credits the student is eligible to receive Title IV aid so long as the student continues to meet those requirements.

Federal and institutional SAP requirements continually change and evolve. As such, the student's original SAP appeal is also subject to review at the end of the semester and may be rejected if it does not meet current SAP requirements, regardless of the student's academic performance during the probationary semester.

Students who experience new extenuating circumstances, that were reasonably un-foreseeable at the beginning of the probationary semester and that are beyond the student's control, may appeal. The circumstances that are cited in the appeal must be timely to the semester of enrollment during which the academic difficulty occurred. These extenuating circumstances must have been sufficiently disruptive that the student was prevented from continued enrollment and/or successful completion of the semester and meeting of the SAP standards.

Students who are in good academic standing but who have exceeded (or will exceed) 150.00% of the published length required for their certificate or degree may request that their SAP status is recalculated based only on those credits which are applicable to their current program of study.

Students who have failed one or more of the SAP standards are required to present and document extenuating circumstances with their appeal.

**Extenuating Circumstances:** Circumstances such as youth, being a first time college student, difficulty adjusting to college, time management issues, failure to balance social life against academic workload requirements, lack of focus, prioritization of other activities above coursework and inability to afford enrollment expenses in the absence of financial aid are not alone sufficient to qualify as extenuating.

Documented extenuating circumstances might include, but are not limited to:

- Major illness or injury for student, spouse of student's immediate family
- Loss of employment for the student, student's spouse, or parents
- Student or parents marital status change; i.e., separation or divorce
- Death in the student's immediate family
- Deployment to active duty/reserves by the student, student's spouse, student's parents
- Natural disaster affecting the student, student's spouse, or student's parents.

All SAP appeals will be evaluated by the SAP appeals committee or its designee. The appeals committee determines whether the circumstances that the student submitted in the appeal are extenuating. As noted in the instructions that accompany the appeal process, the student must document all extenuating circumstances, explain changes that will allow for academic success during future enrollment, and must submit an advisor-approved academic plan.

Documentation typically consists of provider confirmation of injury or illness, an employer's separation letter, police incident or accident report, attorney's letter, divorce decree, deployment orders, obituary or death certificate as applicable; however, the appeals committee or its designee solely determines the sufficiency of documentation in accordance with the circumstance(s) presented.

The student's extenuating circumstances must have been reasonably un-foreseeable and also must have been beyond the student's control. Please note, having extenuating circumstances does not in any way guarantee that the SAP appeal will be approved.

If circumstances were reasonably foreseeable, pre-existing, are deemed to have been within your control, or were present and you decided to enroll anyway, your SAP appeal is likely to be denied. Your appeal is also likely to be denied if you enrolled for more than two semesters without seeking intervention and treatment for an existing issue (or issues).

If a SAP appeal is approved for a student who does not enroll for the next scheduled semester, the approval is subject to resubmission to the SAP appeals committee or its designee for reevaluation. If the SAP appeals committee or its designee confirms that the approval is still valid, the student is eligible to receive financial aid as long as all other eligibility criteria are met.

If the SAP appeals committee or its designee determines that the approval is not valid, the student is ineligible for any financial aid that is governed by the SAP standards.

The student may be eligible to submit a new SAP appeal and should review the current SAP appeal guidelines.

If a SAP appeal is denied, students can re-appeal only if there is an extenuating circumstances and/or documentation that was not included with the initial submission. Re-appealing because you do not agree with the SAP Appeal Committee's decision is not a valid basis upon which to submit another appeal.

**The decision of the SAP Appeals Committee or College Designee is final and can neither be appealed elsewhere in the College, nor can it be appealed to the U.S. Department of Education.**

**References:**

- *Federal Student Aid Regulations: 34 CFR 668.42(c)(2), 34 CFR 668.4, 34 CFR 668.22(d)*
- *Federal Student Aid Handbook, Volume 1 pages 15-19*

## Appeals

### Suspension of Financial Aid

If you are unable to regain good academic standing during your Warning term, your financial aid eligibility will be immediately suspended, and you will be notified by email and notice on your MyPima Financial Aid tab. To attempt to regain eligibility, you may either:

- Transfer credits in
- Attend courses and pay for them on your own or with private funding
- OR Submit a Recalculation of SAP form and/or an Appeal form

### Transferring in credits

If you attended a prior college, transferring in credits may help your completion rate (in addition to saving you time and money not re-taking classes you have already taken). Transferring in credits can take several weeks. Please submit an official transcript and the Transcript Evaluation Form, found in Financial Aid Forms on the web, right away.

### Request for Recalculation of SAP Status

Students who are otherwise in good academic standing but who have exceeded (or who will exceed) 150% of the published length required for their certificate or degree, may submit the Request for Recalculation of SAP

Status form instead of appealing. Typical processing time for this form is 2 weeks after submission. After an unsuccessful recalculation request a student may appeal based on extenuating circumstances.

### **Appeal to Change Academic Plan**

Students who are receiving Title IV (federal) aid under an approved Satisfactory Academic Progress (SAP) Appeal and wish to make any changes to their academic plan or program of study (POS) must complete this form, [Appeal to Change Academic Plan](#). Students must explain how they will be able to make academic progress under the new program of study.

## **Steps for Submitting an Appeal for Satisfactory Academic Progress**

Students must submit the appeal through an online form in MyPima. Many students already have access to this form, but if you don't, contact [fahelp@pima.edu](mailto:fahelp@pima.edu).

Your appeal must include supporting documentation of the extenuating circumstances that contributed to your failure to maintain good academic standing, as well as what has changed that will allow you to regain good academic standing with continued financial aid. Be sure your name and student number are on all documents.

### **STEP 1: Complete the Satisfactory Academic Progress (SAP) Appeal Webform**

In the "Personal Statement" section, explain the circumstances contributing to your inability to maintain Satisfactory Academic Progress. You must address all unsuccessful courses and how your circumstances have changed. In addition, if you have completed more courses than those required for your program, you must also explain the reasons why you have failed to graduate in a reasonable timeframe. Be sure to describe what has changed and your plan for making satisfactory progress going forward.

Don't forget to include your third party supporting documentation. The appeal will be denied by the committee or college designee if documentation is not provided. Documentation can include:

- letters from health providers
- copies of medical bills showing health provider visits
- if the circumstances that contributed to your inability to maintain Satisfactory Academic Progress were medical in nature, you may also wish to submit supporting medical documentation with your Appeal packet
- any other statements or documentation to support your extenuating circumstance that prevented you from making satisfactory progress

### **STEP 2: Make an appointment with an Academic Advisor/Counselor to develop a Plan in MyDegreePlan**

Your appeal form must be signed by an academic advisor or counselor indicating that you have met with them and developed an academic plan that is viewable in MyDegreePlan. Contact your nearest Student Services Center to schedule an appointment. Failure to complete the academic plan with your advisor may result in the denial or rejection of your appeal.

### **STEP 3: Submit your Appeal Packet online through your MyPima and await the decision**

You will be informed of the committee's decision and the status will be posted on your MyPima Financial Aid tab. Check your MyPima email account and Financial Aid Messages for the decision on your appeal. The committee or designee decision is final.

### **STEP 4: You may need to Make Payment Arrangements**

Make note of the payment deadline so that you can make payment arrangements to secure your course enrollment by that date. Payment plans are available through your MyPima Academics tab, by using your MyAccountManager. Contact the Student Accounts office for additional questions about making a payment or setting up a payment plan.

---

## **Glossary of Terms**

### **“A” Number -**

This is a PCC student's unique school ID number, always beginning with “A”. Treat this like you do your Social Security number – keep it protected and private.

### **Academic Attendance**

Attendance must be “academic attendance” or “attendance at an academically related activity.”

### **Academic Standard of Program Progression**

#### **Good Standing**

A credit-earning student in good standing meets the College's minimum academic requirements: 2.0 GPA and 67% completion rate cumulatively. Completion rate is calculated by dividing the number of credits that a student has attempted against the number of credits they have completed. Withdrawals and re-takes are included in this calculation. If a student does not meet the minimum academic requirements, the student will be placed on Academic Warning, Academic Probation or Academic Restriction.

#### **Academic Warning**

You receive a warning and your student account is put on hold if your cumulative GPA has fallen below 2.0 and your completion rate is less than 67%. If you have any questions or would like to discuss your academic standing, you are encouraged to contact a Counselor or Advisor. To remove the account hold the student must complete one module in Student Lingo.

#### **Academic Probation**

Probation means you have remained below a cumulative 2.0 GPA and 67% completion rate for a second semester following an academic Warning, when a hold was placed on your account. To remove the account hold a student must make an appointment and meet with either a Counselor or Advisor to discuss the student's goals and review success strategies.

## **Academic Restriction**

A student is placed on Academic Restriction when the student's GPA is below 2.0 for the most recent semester completed. A student is put on Academic Restriction if, at some point during the student's time at PCC, the student was on Academic Probation. To remove the account hold, the student must make an appointment and meet with either a Counselor or Advisor to discuss the student's goals and review success strategies.

## **Accounts Receivable Services (Formerly Student Accounts Office)**

The College's Accounts Receivable Services office manages each student's account balances (tuition, fees, refunds, overdue holds, etc.). Visit any campus cashier's office or email [bursaronline@pima.edu](mailto:bursaronline@pima.edu) or call 520-206-4574

## **Active Courses**

Courses that are currently in progress, this does not include courses that were completed or have not begun in the payment period.

## **Access and Disability Resources (ADR)**

Access and Disability Resources, which has offices at each campus Student Services Center, works with each student and instructor to determine necessary accommodations. Pima does not charge students for accommodations and services approved by ADR. When a student is ready to start the eligibility process, contact ADR to schedule an appointment with an ADR program specialist, or complete an online application. For more info, go to [pima.edu](http://pima.edu) > Current Students > Access & Disability Resources

## **Advising**

The College encourages every student to meet with an Advisor or Counselor at least once each semester. Advisors and Counselors are at each campus to support student academic goals by guiding them through procedures for classes, majors, unofficial degree checks and transferring. Each campus has a team of counselors to help students with questions about college life. The College also has assigned program advisors dedicated to the students enrolled in that program.

## **AskAztec**

This is a student chat feature available on the PCC website.

## **Aztec Resource Centers (ARC)**

Aztec Resource Centers are food pantries open to all students. They are located at Desert Vista Campus and West Campus and have limited hours. For more info or if you have questions, call Desert Vista Campus ARC, 520-206-5025, or West Campus ARC, 520-206-6630.

## **Cashier's Office**

A Cashier's Office is located in/near each campus SSC. The office can answer Student Accounts questions, issue a new Student ID card, and process check/cash payments.

## **Complete Withdrawal**

A student who has dropped or withdrawn (officially or unofficially) from all Title IV courses within a payment period.

## **Counseling Services**

Counselors assist with general college procedures, student success skills, career exploration and personal concerns and crises. Free counseling services available for students through the Student Assistance Program.

## **Course Registration Number (CRN)**

This is the unique number required to sign up for a specific section (unique days, times, campus, instructor) of a course. You find this info on the Class Schedule. Examples:

- (CRN 54321) STU 100, section 1: MWF at 8am-10am at West Campus
- (CRN 54322) STU 100, section 2: MWF at 3pm-5pm at West Campus
- (CRN 54323) STU 100, section 3: TR at 1-3pm at Desert Vista Campus

## **Deferment**

A deferment is a temporary postponement of payment on a loan that is allowed under certain conditions and during which interest generally does not accrue on Direct Subsidized Loans, the subsidized portion of Direct Consolidation Loans, Subsidized Federal Stafford Loans, the subsidized portion of FFEL Consolidation Loans, and Federal Perkins Loans. All other federal student loans that are deferred will continue to accrue interest.

## **Enrollment Status**

A student's enrollment status is for financial aid purposes determined by how many credits the student is attending:

- 12 credits or more is considered full-time
- 9-11 credits is considered  $\frac{3}{4}$  time
- 6-8 credits is considered  $\frac{1}{2}$  time
- 1-5 credits is considered less than  $\frac{1}{2}$  time

## **Entrance Counseling**

Is required for new borrowers. Entrance counseling explains the loan obligations and the agreement to meet as a condition of borrowing a Direct Loan.

## **Exit Counseling**

Exit counseling is required every time a student's attendance drops below  $\frac{1}{2}$  time or if the student applies for graduation. Exit Counseling provides important information that you need as you prepare to repay your federal student loan(s). Topics include: Understand Your Loans, Plan to Repay, Avoid Default, and Make Finances a Priority.

## **Family Educational Rights and Privacy Act of 1974 (FERPA)**

The College informs its students annually of the Family Educational Rights and Privacy Act of 1974. This act was designated to protect the privacy of educational records, to establish the right of students to inspect and review their education records, and to provide guidelines for the correction of inaccurate or misleading data

through informal and formal hearings. Students who wish to grant the College permission to release certain information to a third party or who wish to withhold or release directory information must complete and submit the appropriate form.

## **Financial Aid**

Financial aid is a student resource or funding that helps students pay for educational expenses. This can be a grant, scholarship, work-study, a tuition waiver, or a loan.

## **Forbearance**

A forbearance allows you to temporarily stop making your monthly student loan payments or temporarily make smaller payments. Some forbearances are required to be granted by your federal loan servicer; others are offered only at the discretion of your federal loan servicer. Interest is charged on all loan types during a forbearance. You usually will not be making progress toward forgiveness or paying back your loan. If you don't pay interest during forbearance, it may be capitalized (added to your principal balance), and the amount you pay in the future will be higher.

## **Free Application for Federal Student Aid (FAFSA)**

Students may apply for Federal Student aid by visiting [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and completing an application. This application will determine what type of financial assistance the student is eligible, such as: grants, loans, federal work study, etc.

## **Holds**

Holds can be placed on a student's account for a variety of reasons. Each hold is to notify the student that there is an issue that needs to be resolved. It could be for a previous term balance or for academic progress. If a hold exists it may mean the student will not receive a financial aid disbursement or have the ability to register for classes.

## **MyAccountManager**

Students may access MyAccountManager through their MyPima Account. This is where a student can set up direct deposit for financial aid refunds or pay a student account balance or setup a payment plan.

## **Parent PLUS loan**

Direct PLUS Loans for parents are unsubsidized loans made to parents of dependent undergraduate students. If a student's parents cannot get a parent PLUS loan, the student may be eligible to receive additional unsubsidized loans.

## **Payment Period**

The number of calendar days in a period of enrollment for which Title IV funds are disbursed to a student (unique to each student's enrollment). For term-based programs, generally a term is what constitutes a payment period. For clock-hour and non-term credit-hour programs, payment periods are based on hours and weeks of instruction. The payment period used depends on the type of academic calendar the school uses.

## **Pima ID Card**

A Pima ID Card is a student's identification card that includes the student's photo and Pima A#. Get one made at any campus cashier's office. The first one is free; a replacement within three years is \$10. This card provides access to many college resources, including library materials, computer commons and lab services, as well as bookstore purchases, student services advising and student discounts to sporting/arts events.

## **PimaConnect**

PimaConnect is available through MyPima, within the Students tab and provides access to a student's success network, including a student's instructors, a counselor or program advisor. A student may be contacted during the semester by anyone from the success network about such issues as course progress.

## **PimaOnline**

PimaOnline is the College's virtual classes, degrees, advising and student resources.

## **Placement and Testing Centers**

Placement and Testing centers are at each campus Student Services Center. This is where students take their Accuplacer placement tests and any other College-related exams.

## **Preparatory Coursework**

Also known as prerequisite courses that must be completed prior to a student entering a program of study. Students can identify these courses for a chosen program of study in the college catalog or on the website.

## **Prerequisite**

A prerequisite is a course that a student must complete (grade earned) before enrolling in another specific course. For example, WRT 101 is a prerequisite to WRT 102. An instructor may withdraw a student who does not have the proper prerequisites for a course. An instructor also may waive a prerequisite on a case-by-case basis.

## **Program Of Study (POS)**

A student's Program of Study is the "major" for which a student intends to earn a degree or certificate. The declaration of a program can determine the types of financial aid and what courses a student can take in a semester. If a student has already obtained a degree but still wishes to gain entry into a selective admissions program that has unearned prerequisite courses, the student may also declare a Preparatory Coursework program of study.

## **Program Pathway**

A Program Pathway is a semester-by-semester plan of courses outlined to take in sequential order for timely completion of a degree.

## **Program Advisor**

A Program Advisor is assigned to each PCC "meta-majors," a collection of academic programs or majors that have related courses.)



## **Registration Status**

Be mindful that adding, dropping or withdrawing a class may affect your financial aid, veterans' benefits, international student status, academic standing and athletic eligibility. It is good practice if students are exchanging classes to add the new class(es) before you drop class(es) no longer needed.

### **Adding**

After the course registration deadline, a student still may add a course by completing a Registration Form, obtaining the instructor's signature and returning the form to any campus Student Services Center. The student will be charged an additional fee if the added course includes a course fee, or the student adds a course after the refund deadline.

### **Dropping**

A student must drop a course before the official refund deadline to receive a refund and have the course erased from the student's record. Current students can view course-specific drop/refund deadlines in MyPima on the Academics tab under My Schedule. After the refund deadline, a student dropping a course will not receive a refund and may be financially liable for tuition and fees. PCC reserves the right to drop unpaid registrations. Dropping unwanted courses is the student's responsibility.

### **Withdrawing**

Current students may view course-specific withdrawal deadlines in MyPima on the Academics tab under My Schedule. A student withdrawing from a course will not receive a refund for that course and will receive a grade of "W" (official withdrawal) on the student's academic record. Withdrawing does not affect a student's GPA, but a "W" stays on the student's permanent record. Withdrawing from a course may affect a student's Academic Standing or Satisfactory Academic Progress. Any student not following the withdrawal procedure, may receive a failing grade.

### **Incomplete (I)**

Students may request an incomplete grade to allow more time to complete assignments for the class. This is only granted by the faculty member on a case-by-case basis. This is not considered completing the class until the student has earned a grade so this may have financial aid consequences.

### **Never Attended (NA)**

If the student never attends a class if financial aid has been disbursed the funds must be returned in full.

### **Registered but not Attending (RN)**

A student who has not participated or attended in an academically-related activity in a course at Pima Community College within 14 calendar days. If you are still attending and receive this message follow up with your faculty member. If students stop attending a recalculation of financial aid may be required.

### **Return of Title IV (R2T4)**

This is a required recalculation of earned financial aid when a student withdraws from all courses. This generally results in the student having to pay back a portion of the financial aid disbursed.

### **Satisfactory Academic Progress (SAP)**

Students receiving financial aid or veterans benefits must meet Satisfactory Academic Progress to receive funding. SAP standards can vary depending on the program of study and the type of financial aid the student is using.

## **Scholarship**

This is funding provided to students to help with educational expenses. Students are encouraged to apply for as many scholarships as possible each year.

## **Section**

Some classes have multiple offerings on different dates, times and campuses. Each unique option is called a Section.

## **Student Services Center (SSC)**

The campus Student Services Center is where a student can receive academic advising, talk with a financial aid or veterans advisor, or meet with a counselor for career exploration or personal crisis management. Other departments in/near SSCs include cashier's offices, ADR, and assessment and testing.

## **Student Code of Conduct**

Pima Community College's Student Code of Conduct policies specify accepted and prohibited behaviors on College property or in any setting that is related to the PCC. It is the responsibility of each student to be familiar with these rules.

## **Student Life**

Each campus hosts a Student Life office where students can become active in campus events, clubs, College-wide leadership events and student government.

## **Student Lingo**

Student Lingo is an online account with nine choices of modules to help students set and achieve goals about skills/strategies to improve their success. A student who has received an Academic Warning and hold on the student account must complete Student Lingo to have the hold removed and be able to register for classes.

## **Syllabus**

A syllabus is an academic document that communicates information about a specific course and defines expectations and responsibilities. It is descriptive (unlike a general course outline). Essential components include instructor information, general course information, course objectives, course policies, grading and evaluation, learning resources and the course calendar.

## **Tech Corner**

The College's Tech Corner help desks are located at each campus, providing tech support for PCC students and employees for personal computer equipment. Services include hardware and software troubleshooting, malware removal, Wi-Fi setup, and help with your mobile devices (laptop, tablet, cell phone) and Pima systems like MyPima or D2L.

## **Transcript (official)**

A student's Academic Transcript lists a student's courses, grades and grade point average (GPA). Pima students may order official transcripts through [pima.edu](http://pima.edu) or MyPima. A student may pick up the transcript in person or have it delivered to another individual/college. Due to FERPA, the College cannot request or send transcripts

on the student's behalf. Any student who would like an official transcript evaluated from another college for transfer credit, should complete a "Transcript Evaluation Form" in any Student Services Center, along with the sealed official transcript(s).

### **Transcript (unofficial)**

An unofficial academic transcript also lists a student's courses, grades and grade point average (GPA). Pima students may print a copy of their unofficial transcript through MyPima. Any student who would like an advisor to evaluate potential transfer credit from another college, may use an unofficial academic transcript for the initial review and advising conversation and may not be accepted for financial aid eligibility review.

### **Tutoring**

Pima offers free tutoring at all of its campus Learning/Tutoring centers. Students also can get free online tutoring 24/7 through NetTutor in their MyPima account.

### **Verification**

Students who apply for the FAFSA may be selected for verification of items reported in the FAFSA. OFAS conveys these documentation requirements via MyPima financial aid messages. If students have outstanding items it will show as a red "X."

### **Waitlist**

You may add yourself to a waitlist for classes that are already filled. You may be registered for a class and waitlisted on a more desired section of that same class. Waitlisting ends when registration ends, the day before each class starts. Waitlisted classes do not count in the financial aid calculation when determining enrollment level.