

FINANCIAL AID ELIGIBILITY

In general, a student must meet the following requirements to qualify for Title IV financial aid:

- Be a high school graduate or have a GED;
- Be either a U.S. citizen or an eligible non-citizen;
- Be enrolled as a regular student in an eligible program;
- Make satisfactory academic progress in a course of study;
- Not be in default of any educational loans at any school attended; or, if in default, must have made satisfactory repayment arrangements;
- Not owe a refund on grants at any school attended;
- Sign a statement of educational purpose, stating that the student will use federal student aid only for educational purposes;
- Sign a statement of registration, if a male, indicating that he has registered with the Selective Service or that he is not required to register; and
- Have a valid social security number.

WEATHERFORD COLLEGE FINANCIAL AID STATEMENT OF SATISFACTORY ACADEMIC PROGRESS (SAP)

The following standards are effective and are adopted according to federal mandates for the purpose of determining a student's continued eligibility for financial aid. All students receiving federal or state financial aid must maintain satisfactory progress for all periods of enrollment regardless of the receipt of financial aid. Academic progress is evaluated at the end of each fall, spring, and summer semesters.

NOTE: Some non-federal student aid programs (i.e., state and private foundations) have specific SAP requirements unique to the individual program. In those instances the program requirements will supersede the general SAP policy stated here. It is the student's responsibility to understand the requirements of each financial aid program from which aid is received.

SATISFACTORY ACADEMIC PROGRESS (SAP)

SAP is evaluated based on three measures at Weatherford College (WC):

1. Cumulative Grade Point Average (GPA) – must be 2.0 or above
2. Successful Pace of Completion of Courses – must complete a minimum of 67% of all cumulative hours toward declared major. WC will round upward in cases where the calculation comes to 66.5% or higher.
3. Time Frame – must graduate within 150% of required hours in program of declared major

CUMULATIVE GPA

Cumulative GPA includes only WC course work and any transferred hours that apply to the student's declared major. Students enrolled in college-level coursework must maintain a cumulative GPA of 2.0 or higher. Grades of A, B, C, D, and F contribute toward the cumulative GPA. Grades of W, I, S, CR, X, and P do not.

1. Students who do not have a WC academic history and are enrolling in college for the first time are assumed to be making SAP at the time of enrollment.
2. All continuing students applying for financial assistance must have a cumulative GPA of 2.0 on all credit hours earned prior to the semester for which aid is requested.
3. Transfer hours will not be counted in a student's cumulative GPA, completion rates, or a maximum time frame unless those hours are accepted towards degree completion at WC.

SUCCESSFUL COMPLETION OF COURSES

To avoid exceeding the maximum time frame required to complete a program of study using financial aid, students are expected to maintain a specific completion rate that is known as the "pace of progress." At the end of each period of enrollment, students must have a cumulative passing rate of at least 67 percent of all classes attempted.

1. Successful pace of completion is measured by grades of A, B, C, or D. These are considered passing grades at WC.
2. A grade of F is not a completed grade but will be taken into consideration when calculating the cumulative number of hours attempted and the cumulative GPA.
3. A grade of I or W is not punitive in determining the GPA but does reflect the lack of progress under "quantity of work" for the minimum pace of completion of all courses attempted for federal and state aid recipients. A grade of I (Incomplete) not made up by the end of 6 weeks will become a grade of W.
4. Courses where a grade of F, I, or W was received may be repeated once for grade improvement; only the highest grade earned is used to determine the student's cumulative GPA. However, all courses attempted (repeated and regular) will be counted in the time frame and completion rate calculations. If the grade in the repeated course is not an improvement, both class hours and grades will count against the student's cumulative GPA. Financial aid will only cover the repeated class IF the student originally received a grade of F, I, or W, or the program requires a grade of C or higher and the student received a D.
5. Remedial course work will be included in the cumulative GPA as well as included in both the time frame and completion rate calculations. Federal regulations state that a student may not receive federal financial aid for remedial course work after they have attempted 30 hours of remediation. Therefore a student who attempts more than 30 hours of remedial classes may not receive federal financial aid for those classes.

TIME FRAME

Students must demonstrate they will graduate within 150% of the length of the degree or certificate of their declared major. Maximum time frame calculations for students pursuing a one-year program of study (certificate) will begin when the student has attempted 45 semester hours. For students pursuing a two-year

program of study (Associate's Degree) maximum time frame calculations will begin once the student has attempted 90 semester hours. Students who exceed the time-frame limit will no longer be eligible for financial aid.

FINANCIAL AID WARNING

Students who fail to meet one or more of the Satisfactory Academic Standards will be placed on financial aid warning. While on warning, students will be eligible to receive financial aid but must complete the subsequent term by meeting all of the minimum requirements at the close of that term. The student who fails to meet Satisfactory Academic Progress during the semester of attendance while on warning will be placed on financial aid suspension.

FINANCIAL AID SUSPENSION

Financial aid suspension occurs when the SAP standards are not met for two consecutive semesters. Notification of suspension status includes verbal, postal mail, or email. While on suspension, students will not receive financial aid. The student is responsible for payment of courses.

NOTE: Students who exceed the time frame limitations (90 hours for Associate Degrees or 45 hours for Certificate degrees) will automatically be placed on financial aid suspension and will no longer be eligible to receive financial aid unless an appeal has been approved.

Students on suspension are encouraged to continue enrollment at WC. Enrolling and paying for courses as well as successfully completing courses can assist in regaining the student's eligibility. The student must alert the Financial Aid Staff for a re-evaluation of their SAP status. If the student successfully regains eligible SAP status, then they will be eligible again for federal aid.

FINANCIAL AID PROBATION

Students, who were previously put on suspension due to not meeting the minimum satisfactory academic progress, may be granted one long semester of financial aid with an approved appeal. Once the one semester is completed and the student does not meet the minimum satisfactory academic progress, they will be placed on suspension. The student may appeal this status.

APPEAL PROCESS

A student who has been denied financial aid because of a failure to meet any of the SAP standards may complete an appeal form. An appeal form is available on the WC Financial Aid website under Forms. A student must also have a FAFSA on file for the term in which they are requesting the appeal. The student will receive notification of appeal decision within three weeks from the date the completed appeal form and documentation was submitted to the Financial Aid Office.

ACADEMIC PLANS

There are times when a student is placed on suspension for various reason such as pace of completion, cumulative gpa, maximum time frame (90 plus hours),etc. When a student appeals their suspension, the financial aid committee may decide to put the student on what is called an Academic Plan. This plan is designed to give the students another opportunity to make satisfactory progress in order to complete their degree program or certificate.

Each Academic Plan is designed based on students' needs to obtain maximum success.

ADDITIONAL INFORMATION

1. Financial Aid will not be provided for:
 - a. Courses taken by audit;
 - b. Credit hours earned by placement tests;
 - c. Non-credit coursework;
 - d. Any class attempted more than two times if a grade was earned;
 - e. Transfer or transient students attending for only one term (ex: summer courses only)
2. Students may change majors while at WC. Only the hours that transfer to the new major will count towards the student's SAP. However, excessive major changes (as defined by the Financial Aid Office) can result in a suspension status.
3. Support Services: Many services are available to help students attain academic success, including counseling, testing, tutoring, placement, and resources found in the Success Connection. Information on such services is available to all students and can be found on the WC website or in the WC Student Services Office.
4. WC does not offer ESL programs at this time; an ESL tutor is available through the Success Connection.

FINANCIAL AID FORMULAS

MINIMUM CUMULATIVE GRADE POINT AVERAGE

2.0 or Higher

GPA Calculation: $\text{Points} / \text{Attempted} = \text{GPA}$

MINIMUM COMPLETION RATE

67% of cumulative hours

Pace of Completion Rate Calculation: $\text{Cumulative Hours Completed} / \text{Cumulative Hours Attempted} = \text{Pace of Completion Rate}$

Example: $30/60=50\%$ Pace of completion rate

MAXIMUM TIME FRAME

150% of the length of the degree or certificate

Maximum Time Frame Calculation: $\text{Total number of hours in degree/certificate} \times 1.5 = 150\%$ of degree/certificate

LEGAL RIGHTS OF FINANCIAL AID RECIPIENTS

Students receiving federal student aid have certain legal rights. Students' rights include the following:

- The student has the right to know what financial aid programs are available at WC.
- The student has the right to receive a listing from the financial aid office of the agency in each state that may be contacted regarding grants available to residents of that state.
- The student has the right to know the deadlines for submitting applications for each of the financial aid programs available.
- The student has the right to know how financial aid will be distributed, how decisions on that distribution are made, and the basis for these decisions.

- The student has the right to know how his/her financial need was determined.
- The student has the right to know what resources (such as parental contribution, other financial aid, assets, etc.) were considered in the calculation of his/her financial need.
- The student has the right to know how much of his/her financial need, as determined by the institution, has been met.
- The student has the right to request an explanation of the various awards in his/her student aid package.
- The student has the right to know the school's refund policy.
- The student has the right to know what portion of the financial aid he/she receives must be repaid, and what portion is grant (free) aid. If the aid is a loan, the student has the right to know what the interest rate is, the total amount that must be repaid, fees during repayment, the payback procedures, the length of time he/she has to repay the loan, when repayment is to begin, and available options for consolidation.
- The student has the right to know how the school determines whether he/she is making satisfactory academic progress and the results of not meeting these standards.
- If the student is offered a College Work-Study job, he/she has the right to know the required work hours, the job duties, the rate of pay, and how and when paychecks are received.
- If the student believes a mistake has been made in determining his/her financial aid eligibility, he/she has the right to ask that his/her financial aid application be reconsidered.
- If the student has a loan and the lender transfers (i.e. sells) the loan and the right to receive payments, the student must be sent a notification telling him/her to whom he/she must now make payments.
- Lenders must provide borrowers with a copy of the complete promissory note.
- The student has the right to prepay a loan without penalty. This means that he/she may at any time pay in full the loan balance and any interest due without being charged a penalty by the lender for early payment.
- If the student cannot meet a loan repayment schedule, he/she may request forbearance from the lender under which the payments may be reduced for a specific period of time.
- In borrowing money, the student assumes the responsibility for repaying the loan. If circumstances arise that make it difficult to meet this responsibility, he/she should contact the lender.

LEGAL RESPONSIBILITIES OF FINANCIAL AID RECIPIENTS

Students receiving federal student aid have certain legal responsibilities. Student responsibilities include the following:

- The student must complete all application forms accurately and submit them on time to the appropriate location.
- The student must provide correct information. The intentional misreporting of information on financial aid application forms is a violation of the law and is considered a criminal offense that could result in indictment under the U.S. Criminal Code.

- The student must return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which an application was submitted.
 - The student must report to the Financial Aid Office any additional financial resources received by him/her during the period of his/her financial aid award.
 - The student is responsible for reading and understanding all forms that he/she is asked to sign and for keeping copies of the forms.
 - The student must accept responsibility for all agreements that he/she signs.
 - The student must perform the work that he/she has agreed upon in accepting College Work-Study or regular student employment.
 - The student must be aware of and comply with the deadlines for application or reapplication for aid.
 - The student should be aware of the school's refund policy.
 - All schools must provide information to prospective students about the school's programs and performance. The student should consider this information carefully before deciding to attend school.
 - If the student receives a loan, he/she must notify the lender if any of the following occurs before the loan is repaid:
 - o Graduation
 - o Withdrawal from school or less than half-time enrollment
 - o Change of address
 - o Name change
 - o Transfer to other school(s)
 - o If the student has received a Federal Direct Loan prior to receiving the first disbursement of loan funds at WC.
 - The student must attend an exit interview if enrollment drops below 6 credit hours; or if he/she graduates, transfers to another school, or fails to enroll for any long semester.
 - The student must repay any loan received at WC, plus accrued interest, in accordance with the repayment schedule.
 - In borrowing money, the student assumes the responsibility for repaying the loan. If circumstances arise that make it difficult to meet this responsibility, he/she should contact the lender.
- The student must notify the lender of any occurrence that may affect eligibility for a deferment of repayment.

STANDARDS OF PROGRESS – STATE OF TEXAS

TEXAS GRANT ONE (1) PROGRAM

This program is no longer offered at the Community Colleges. Only students who are considered renewal awards can be eligible.

TEXAS EDUCATION OPPORTUNITY GRANT (TEOG)

The initial TEOG funds is awarded to students with an expected family contribution from 0-5,088. The amount of the awards depends on what the Texas Higher Education Coordinating recommends each year. They range from \$500 to \$1,000 per semester based on full time students down to half-time students. The first year award is based on the schools satisfactory academic progress policy which is a 2.0 Cumulative GPA and a 67% pace of completion rate. The renewal year is based on 2.5 cumulative GPA and 75% pace of completion rate.