

## CONDITIONS OF FINANCIAL AID AWARD

You have been awarded financial assistance to help with your educational expenses. This award is contingent upon the availability of funding and your continued eligibility. As a recipient of federal or state financial aid, you have certain rights and responsibilities. Please read this information carefully. **You are responsible for reading and understanding its contents.**

1. This award is subject to your enrollment in an eligible program of study that leads to a degree or certificate. You are also expected to attend class regularly and maintain Satisfactory Academic Progress toward your degree or certificate. Financial Aid may only fund courses required to complete your declared major/program. (Refer to *Financial Aid Satisfactory Academic Progress Policy* for more information.)
2. If you drop out of school prior to the end of the quarter or complete zero credits, you may be required to repay all or a portion of the aid received. If Federal Title IV aid was used to pay all or a portion of your tuition and fees, you may owe a balance at the Cashiers Office.
3. Financial aid awards are typically based on full-time enrollment (12 or more credits), to assist with tuition and fees, books and supplies, room and board, transportation and other identifiable educational expenses. **If you register for less than 12 credits, you must notify the Financial Aid Office in writing to have your award adjusted accordingly. Notify the Financial Aid Office by submitting the online *Enrollment Change Form*. Failure to do so may result in your classes being dropped for non-payment and/or a delay in your financial aid disbursement(s).**  
*Wait list procedure:* If you have been awarded a full-time aid package, it will not be activated until you are actually registered in eligible program courses that add up to full time, which is a minimum of 12 credits. If you are on a wait list, your aid check may be delayed until you move from a wait list and in to a class. **Wait lists end before the quarter starts, so check your enrollment the first day of classes.**
4. If you receive Federal Pell Grant, Washington College Grant or College Bound Scholarship, federal and state aid regulations require the Financial Aid Office to recalculate your grant eligibility according to your enrollment level at the 10<sup>th</sup> day Census of each quarter. This may result in a repayment to Everett Community College. If you owe a repayment to the College, you will receive a bill notifying you of the amount. You will not be allowed to register for enrollment for future quarters until the debt is paid. You will be subject to the Satisfactory Academic Progress (SAP) requirements based on the recalculated aid level.
5. After you register for classes, your grants and/or scholarships will automatically apply towards tuition and qualifying fees according to a financial aid schedule. If your grants and/or scholarships are not sufficient to cover tuition and fees, you must pay the difference. It is the student's responsibility to ensure that all tuition and fees have been paid. **For Fall, Winter, and Spring quarters, the balance of your financial aid funds will be disbursed beginning the week prior to the start of classes. For Summer quarter, checks will be disbursed beginning July 1st.** Students with late awards (after the quarter begins) who missed the quarterly deadline will have aid disbursed on a rolling basis. Plan ahead to have sufficient funds to pay your initial education expenses (i.e, tuition, books and supplies) each quarter.

6. **IMPORTANT: IT IS YOUR RESPONSIBILITY TO UPDATE THE ENROLLMENT SERVICES OFFICE WITH YOUR CURRENT ADDRESS.** You can update your address online through the [MyEvCC Portal](#). BankMobile uses the address associated with Enrollment Services.
7. The college reserves the right to adjust your financial aid award subject to availability of federal, state, and institutional funds, or due to changes in your economic circumstances, including receipt of outside resources (i.e., scholarships, Department of Vocational Rehabilitation, Workforce Training, Labor and Industries, Catch Grant, etc).
8. Financial aid awards may be revoked at any time if there is evidence that the conditions of need and merit are not as represented in the original financial aid application and supporting documents. In the event that a student deliberately falsifies or misrepresents the data submitted, the case will be forwarded to the U.S. Department of Education Fraud Division and the state of Washington for investigation.
9. This award of financial aid does not imply an obligation or a commitment on the part of Everett Community College to continue assistance beyond the period stated in the notice of award. Students who have continuing financial need should reapply for the FAFSA or WASFA each year for further assistance.
10. You must notify the Financial Aid Office immediately if you receive additional assistance for educational costs from another federal, state or private agency.
11. Attending another college and financial aid: Your financial aid award package will not transfer to another college. You will need to apply for aid at the college where you plan to transfer and follow the policies set forth by that college. Please be aware that you cannot receive aid from two schools at the same time.

## **Loan Eligibility**

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- Please note: If you do not meet the quarterly Financial Aid deadline, your file may not be reviewed prior to the start of the quarter - this means you should be prepared to cover your initial educational expenses while you are waiting for your loan disbursement. If you request a one-quarter loan and DID NOT meet the quarterly deadline, you may not receive student loans since the last day to certify a loan is the published last date of the quarter.
- When you sign the Master Promissory Note (MPN) for your federal student loan, you are certifying that you have read and agree to the terms of the MPN including the borrower's rights and responsibilities statement.
- You must be enrolled in at least 6 credits for the quarter when requesting a loan.
- You must meet Satisfactory Academic Progress requirements.
- Students who have never attended college before are required to have their loan proceeds disbursed no earlier than 30 calendar days from the first day of class.
- You may cancel all or a portion of this loan by submitting a written request to the Financial Aid office, within 30 days of loan request submission.
- One Quarter Loan: your payment will come in 2 disbursements with the second disbursement coming mid-quarter.
- If you completely withdraw from your classes, enrolled in less than half-time status (5 credits or less) or have graduated, you MUST complete your EXIT COUNSELING QUIZ on [www.studentloans.gov](http://www.studentloans.gov)
- You may view your processed loan information using the internet; type in address: [www.studentloans.gov](http://www.studentloans.gov), click on the tab "View My Loan Documents" and login.
- If you want to check on previous loans after they have been disbursed, you may view all your loan info on [www.nslds.ed.gov](http://www.nslds.ed.gov) . You will need your FSA ID to log in for both websites.

- When the funds are received (minus the loan origination fee) they will be applied to any outstanding tuition and lab fee balances. The remaining amount would be disbursed to students by a mailed check to their address in Enrollment Services.

### **Annual Loan Maximums:**

*Dependent students* are required to provide parent information on the FAFSA. First year (0 - 44 credits) up to: \$5,500 per year (subsidized/unsubsidized combo)

Second year (45 plus credits) up to: \$6,500 per year (subsidized/unsubsidized combo)

### *Independent students*

First year (0 - 44 credits) up to: \$3,500 in subsidized per year, plus an additional \$6,000 in unsubsidized per year

Second year (45 plus credits) up to: \$4,500 in subsidized per year, plus an additional \$6,000 in unsubsidized per year

Loan amounts are based on eligibility. Although you may request the full amount of loans, you may not qualify for the full amount.

## **Explanation of Types of Aid**

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### **Federal Pell Grant (FPELL), Federal Supplemental Educational Opportunity Grant (FSEOG), Washington College Grant/State Need Grant (WCG/SNG), WA College Bound Scholarship (CBS), Passport to College, EvCC Grant (ECCGRANT), Federal Direct Loans (DS, DU):**

- These are federal, state, and institutional grants that do not have to be repaid with the exception of Federal Direct Loans. Funds are disbursed to the student after payment of tuition and related fees have been authorized.
- A student may decline all or part of a disbursement of Pell Grant funds that the student is otherwise eligible to receive. A student may wish to take this action if the student expects to qualify for a larger Pell Grant in future years as a result of an expected transfer to a more expensive educational institution or an expected change in the student's expected family contribution. To decline Pell Grant funds, a student must deliver to the school a signed, written statement clearly indicating that the student is declining Pell Grant funds for which he or she is otherwise eligible and that the student understands those funds may not be available once the award year is over.
- The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to the equivalent of six years of Pell Grant Funding. A student's Pell payment is based on the Expected Family Contribution and the College's Cost of Attendance.
- WCG/SNG may be adjusted based on actual tuition and mandatory State fees each quarter.
- Federal Direct Loans (DS, DU) must be repaid.

### **TW Needy/Disadvantaged (TUITWAIV):**

This is a tuition waiver that does not have to be repaid. Waivers do not produce checks; they can only be applied directly to state tuition expenses. (Note: Tuition waivers do not cover lab fees, grounds fees, or class fees charged for self-support classes.)

### **Federal Work Study (FWKSTUDY), State Work Study (SWKSTUDY):**

These are Work-Study award offers that are earned by working part time on or off campus. Students must be enrolled in a minimum of 6 credits during the employment period. Wages are typically paid bi-monthly. For on campus positions, EvCC's Human Resources department determines the hourly pay rate based on job responsibilities. To inquire about the hiring process, send an email to [fa\\_workstudy@everettcc.edu](mailto:fa_workstudy@everettcc.edu).

## Outside Scholarships (OUTSCHOL):

These are private scholarships awarded by community agencies. Each scholarship is different, and you should contact the Financial Aid Office for information regarding your particular award.

NOTE: The following aid programs have aggregate, career or quarter limits that cannot be increased or extended with an appeal.

- The Federal Pell Grant is limited to 6 years.
- The Federal Direct Loan career and/or annual aggregate limits.
- The Washington College Bound Scholarship is limited to 4 years (12 quarters).
- The Washington College Grant/ State Need Grant is limited to 5 years (15 quarters)

## Course Considerations That May Affect Your Award

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- *Repeating Passed Courses:* Previously passed courses can only be repeated once; the first repeat counts in credits taken, attempted, and earned. Second and subsequent repeats do not count towards the credits requirement to receive aid for the quarter, but do count as attempted and earned (if successfully completed).
- *Repeating Failed Courses:* Previously failed courses can be repeated multiple times up to when a passing grade is earned.
- *Repeatable Courses:* Courses may be taken multiple times. All occurrences count towards the credit requirement to receive aid for the quarter, attempted credits and earned credits (if successfully completed).
- *Remedial Courses:* Courses are included in the GPA calculation, the percentage completion calculation, the maximum time frame calculation, and count toward the minimum quarterly requirement. Funding for remedial courses is limited to 45 credits.
- *Running Start/College in the High School Courses:* Courses are included in the maximum time frame calculation.
- *Transitional Studies, Family Life, Adult Basic Education, High School Completion courses* are not included in your total credit enrollment level. If you enroll for classes not required for your degree, your aid may be adjusted down or cancelled, accordingly.
- *Ineligible courses:* Courses that are not required to complete your declared EvCC degree or certificate program, and can not be included in your award enrollment level.
- *Transfer Courses:* Transfer credits accepted by EvCC are counted in the maximum time frame calculation regardless of whether they count toward your degree. They also count toward your quarter requirement if taken under a signed consortium agreement.
- *Consortium Credits:* Consortium credits count for the minimum quarterly completion requirement, but do not affect the cumulative credit completion or maximum time frame calculations until they are transferred to EvCC.
- *Audited Courses:* Audited courses are counted as attempted but not completed credits.
- *Withdrawals:* Withdrawals are counted as attempted but not completed.
- *Incomplete Courses:* Are counted as attempted but not completed.

## Ask Questions!

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If you have questions regarding your aid, request clarification from a staff member in the Financial Aid Office located in on the Third Floor of the Parks Building, check your [Financial Aid Portal](#) or send an email to [fin\\_aid@everettcc.edu](mailto:fin_aid@everettcc.edu).

EvCC Financial Aid complies with Department of Education and WSAC State Grant Aid regulations and guidelines.

Everett Community College does not discriminate based on, but not limited to, race, color, national origin, citizenship, ethnicity, language, culture, age, sex, gender identity or expression, sexual orientation, pregnancy or parental status, marital status, actual or perceived disability, use of service animal, economic status, military or veteran status, spirituality or religion, or genetic information