Welcome to Pima Community College and thank you for completing the online Financial Aid Orientation.
Orientation Assessment Instructions

- In addition to reading the information provided to you through this Orientation, you are required to download the Financial Aid Orientation study guide to view the questions for the quiz.

- **Submit your answers through your MyPima** Financial Aid tab: Click on Financial Aid Award, select 2013-2014 and click on Resources/Additional Information tab. You will be asked to select the correct sequence of answers to the Study Guide.

- Our office will not accept a printed copy of the completed Study Guide to satisfy your Financial Aid Orientation requirement.

- If you do not provide the correct answers to all of the questions, your Financial Aid Orientation requirement will not be satisfied. You will be required to attend an in-person session.

- Upon successful receipt of your quiz, your Financial Aid Orientation requirement on your MyPima will be satisfied within 24 business hours.

- For a listing of the in-person Financial Aid Orientations, you may view a schedule at [www.pima.edu/calendars/](http://www.pima.edu/calendars/); select Financial Aid Workshops.

Notes:

The information provided to you in the Orientation is to inform you of the financial aid process at Pima Community College. You must receive 100 percent on the online Orientation Assessment for your requirement to be satisfied. Failure to score 100 percent will require you to attend an Orientation in person.

Download the Financial Aid Orientation Study guide from our website at [http://pima.edu/paying-for-school/financial-aid/help-sessions-orientation.html](http://pima.edu/paying-for-school/financial-aid/help-sessions-orientation.html) to view the questions for the assessment. Do not submit the Study Guide to our office. You must submit your answers online through your **MyPima** account.
What is the Financial Aid Process?

You are here today because...

- Pima received your application electronically from the U.S. Department of Education
- You have a red flag for 2013-14 Financial Aid Orientation

Check your MyPima account regularly for updates.

Notes:

You are being asked to complete this orientation because we received an electronic FAFSA for you indicating your request for Financial Aid (FA) at Pima Community College (PCC). During this orientation, you will see how to review all information regarding Financial Aid and communications from our office through your MyPima account. This orientation also highlights changes in the 2013-2014 year.

PCC students are required to complete this Orientation each year to learn about the changes and how these changes impact eligibility.
Slide 4:

Where do I start?

*Image of MyPima home tab content with red circle around the Financial Aid tab.*

Notes:

To log on to your *MyPima* account, go to www.pima.edu and, at the top of the page to the right of the Pima Community College logo, click the *MyPima* box. For technical assistance call 206-4800.

Once you are successfully logged in you will see the various links. We will focus on the Financial Aid tab.
Slide 5:

**What is my Financial Aid Status?**

**GREEN check mark** means you have fulfilled that requirement

**RED flag** means you need to take action on that requirement.

---

*Image of Financial Aid tab with red circles around red flags and green checkmarks in Financial Aid Requirements channel in the center column of the page. Another red circle is around the academic year link in the My Financial Aid Messages channel in the right column of the screen.*

---

**Notes:**

It is important you log in regularly to check the status of your Financial Aid. The requirements box indicates if there are actions needed on your part by showing flags. If additional items/documents are needed, the flag will indicate what these items are. If the item is hyperlinked, you can click the requirement to view instructions, access the necessary form or other actions.

Clicking on the My Financial Aid Messages hyperlink for the year will give more detailed information regarding your outstanding requirements and Financial Aid information. The staff also can send you specific information on what you may need to address in any personal statements etc.

Once a requirement is fulfilled, the flag will change to a check mark. It is very important for you to check back regularly while we process your information. Be sure to check the messages box too, as once we have completed your file and your award is ready for review, a message will post in the My Financial Aid Messages box.
How can I expedite processing?

- More than half of students are selected for “verification” every year
- The preferred method of satisfying the verification requirement is for students/parents to use the IRS data retrieval tool (no changes to transferred data)
- Some students and/or parent, whether tax filers or not, will be required to submit IRS tax transcripts:
  - 2012 IRS Tax Return Transcript or IRS Non-filing verification
  - 2012 W-2 forms (from all jobs held during the year)
  - 2013-2014 Verification Worksheet

Note: Check red flags for actual requirements. Different requirements may apply to different students. Check requirement text for instructions on requesting IRS documents.

Notes:

For faster processing, all applicants are strongly encouraged to complete their FAFSA with the IRS data retrieval tool. This tool allows you to transfer your 2012 tax year information directly from the IRS.

If you are selected for verification, the IRS data retrieval tool may minimize the amount of documentation needed to satisfy your verification requirement.

If you are selected and do not use the IRS data retrieval tool, you may be asked to submit an IRS tax return transcript, all W-2 forms and the verification worksheet. A signed copy of the tax return is not acceptable per Department of Education regulations. To know if you are asked to submit an IRS tax return transcript, check your MyPima, Financial Aid tab.

If you are considered to be a non-tax filer, you may be required to submit IRS non-filing verification to our office.

To obtain a copy of your IRS tax return transcript, please log on to the IRS website at www.irs.gov; under “Tools,” select “Order a Return or Account Transcript.” You also may contact the IRS directly at 1-800-908-9946.
Amended Tax Returns

- If you have a red flag for yours and/or your parents IRS tax documents AND an amendment has been filed to the IRS, you must submit the following:
  - 2012 Federal Tax Return (signed copy of 1040 filed to IRS)
  - 2012 Federal Amended Tax Return (signed copy of 1040X filed to IRS)
  - 2012 W2 Forms (from all jobs held in 2012)
  - 2013-2014 Verification Worksheet

Note: 1040 and 1040X highlighted.

Notes:

If during the 2012 tax year, you, your spouse or your parent amended the tax return, you may need to submit a copy of your signed copy of the originally filed federal return (1040) AND a signed copy of the amended return (1040X).

Additionally, a copy of the 2012 W2 forms from all employers, as well as the 2013-2014 Verification Worksheet, is required.
Where is my financial aid award?

Image of MyPima Financial Aid tab highlighting the following areas: 1 – only green check marks are showing in Financial Aid Requirements channel (top of center column); 2 – red circle around the 2013-14 link in the My Financial Aid Messages Section (top of right column); 3 – red circle around the Financial Aid Awards channel (which is immediately below the Financial Aid Requirements channel).

Notes:

It is time for you to review your Financial Aid award once you see all check marks and receive a message indicating your award is complete

1. Check and verify you have all check marks.

2. You will receive a message from our office confirming your file is complete. The message will be visible in the My Financial Aid Messages section.

3. You may view your financial aid award.
Selecting Award Year

Image of MyPima Financial Aid Awards to Select the Aid Year. Select 2013-2014 Aid Year

Notes:

Select the appropriate award year by using the drop-down menu and clicking “submit.”
Terms and Conditions

Financial Aid at Pima Community College (PCC) is awarded, and disbursed to your student account, with these conditions:

* You must attend a FA Orientation prior to your next term’s disbursement; * You must maintain Satisfactory Academic Progress (SAP), as outlined on www.pima.edu and in the college catalog; * Your award may have a minimum level of enrollment; * All awards are considered estimated amounts at the time of awarding and acceptance. Actual disbursed amounts may be different depending upon your level of enrollment and fund availability; * If you register for courses, but choose not to attend, you must officially drop or withdraw; * If your enrollment decreases at any point in this aid period: a. Your awards may be adjusted, b. You may owe funds back to PCC and/or the U.S. Department of Education (DOE); c. Your SAP may be impacted; * If you receive all F and/or W grades in term, your aid may be recalculated and you may owe money back to PCC and/or the DOE; * PCC reserves the right to adjust your awards, at any time, due to changes in enrollment, SAP, fund availability, or additional information received; * You will adhere to the PCC Student Code of Conduct; * That all information contained herein is accurate and correct to the best of your knowledge as of the date of award acceptance. Providing false information may constitute fraud and result in legal penalties; * You do not owe a refund on any grant, are not in default on any education loans and have not borrowed in excess of federal loan limits; * You are seeking an aid eligible degree or certificate at PCC and that you have reviewed PCC policies on withdrawals, refunds, and excess funds as described on www.pima.edu; * That by accepting your loans, you agree to the terms and conditions set forth in your Master Promissory Note; * If you previously borrowed loans, you have notified your lender that you are attending PCC; * You will keep your contact information up-to-date with PCC.

Accept  Do Not Accept

Image of the Terms and Conditions tab which is fourth of six tabs from left-to-right across the top of the page.

Notes:

After your eligibility is determined, your aid will be awarded. Click the Terms and Conditions tab. You must review and accept the terms and conditions before you can receive any funding. If this screen is blank, your financial aid award is not ready. Please refer back to the requirements box and also review your messages. You will receive a message from our office advising you that your file is complete.
Award Information

• The determining factor in most aid eligibility is financial need

• Financial need is determined by calculating the difference between your Cost of Attendance (COA) and your Expected Family Contribution (EFC).
Cost of Attendance

Components of COA:

- Tuition and Fees
- Books
- Room and Board
- Transportation Expenses
- Personal Expenses
- Loan Fees

Notes:

In calculating your Financial Aid award, we will determine your cost of attendance. Factors such as specific programs and the number of credits you are enrolled in will determine your specific cost of attendance. The components of your cost of attendance are listed above.
Expected Family Contribution

- Commonly known as EFC, it is calculated based on information reported on your FAFSA.
- EFC is what the government estimates that you and your family can contribute to your cost of attending college.
- EFC is subtracted from your COA to determine financial need.
- Used to determine the amounts and types of aid you may be eligible to receive.

Notes:

Part of your Financial Aid award is determined based on information you provide on your FAFSA. When you complete and submit your FAFSA, you will be told your Expected Family Contribution (EFC).

This number is provided to you and the schools from the Department of Education. It is based on your FAFSA information and estimates what you and/or your family can contribute toward your college costs. The lower the number, the more assistance you may qualify for in awards.

The EFC number is then subtracted from your cost of attendance (see previous slides) to determine your financial need and help us determine your financial aid awards.
Financial Need Calculation

Image of MyPima screen titled “Award Package by Aid Year.” The second tab from the left “Award Overview” is selected. The left column, titled Need Calculation, has the second item “Estimated Family Contribution” circled in red. The right column is titled “Cost of Attendance” and is circled in red.

Notes:

Select the award overview box and on the right side you will see your Cost of Attendance and the components you saw on the previous slides. On the left side, you can see your Expected Family Contribution (EFC) as determined by your FAFSA information.
### Types of Financial Aid

- **Pell Grant**
  - Automatic consideration
  - Directly related to EFC
    - Lower EFC = higher Pell grant eligibility
    - EFC of 00000 = Max Pell eligibility $5,645
    - EFC of 5081 and below = limited eligibility
    - EFC of 5082 and above = Not eligible
  - Subject to 600 percent lifetime eligibility
    - 12 full-time semesters
    - Retroactive

---

**Notes:**

We first will determine your eligibility for the Pell Grant. When you complete your FAFSA and are given an Expected Family Contribution (EFC), we then automatically determine your eligibility for the Pell Grant. The lower your EFC number, the greater amount of Pell Grant for which you are eligible.

An EFC of zero would make you eligible for the maximum Pell Grant amount of $5,645. The higher the EFC number, the lower the amount of Pell Grant for which you are eligible. An EFC of 5082 or above would mean you aren’t eligible for a Pell Grant.

The amount of Pell Grant you will receive per aid year also will be dependent on your enrollment. For example, if you are enrolled in the fall and spring semesters at full-time enrollment of 12 credit hours or more, then you may be eligible for the maximum amount of $5,645.

All Federal Pell Grant recipients are eligible to receive 12 full-time semesters or 600 percent, and the calculation is retroactive to include all prior years of receiving Pell Grant.
Financial Aid History

cpyulus.edu


Notes:

To review your Pell Grant duration and remaining eligibility, log on to the National Student Loan Data System (NSLDS) at www.nslds.edu.gov

Once you have completed your 2013-2014 FAFSA, you will be able to see in the Pell Grant aid summary section how much of the 600 percent lifetime eligibility you have used.
Types of Financial Aid-Campus Based

- **Campus-Based Aid**
  - Federal Supplemental Education Opportunity Grant (FSEOG)
  - Arizona Leveraging Educational Assistance Partnership (LEAP)
  - Federal Work Study (FWS)

**Notes:**

The next type of grants we will determine eligibility for is the Federal Supplemental Education Opportunity Grant (FSEOG) and Arizona Leveraging Educational Assistance Partnership (LEAP) Program. These grants are for undergraduates with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFC) will be considered first. Funds are limited and awarded on a first-come, first-served basis. Please note that students cannot be awarded both grants.

The Federal Work Study program at PCC is available to students enrolled in six credit hours or more and who have remaining unmet need after being awarded eligible grants. The program is first-come, first-served. Students who complete their FAFSA by the priority deadline at the beginning of April are given priority. Students can view available Federal Work Study jobs on the *MyPima*, Financial Aid tab in the Federal Work Study box.
Types of Financial Aid - Scholarships

- Scholarships
  - PCC Foundation and other donors
  - Fast Web
  - AZ Community Foundation
  - Community Foundation of Southern Arizona
  - AZ Career Information System

Notes:

Scholarships are another type of Financial Aid students can receive. This option requires a bit of research and work on the student’s part. The PCC website is a great place to start scholarship searches. Also see the outside resource [www.fastweb.com](http://www.fastweb.com). The slide above provides hyperlinks to the PCC website and Fast Web, as well as other useful scholarship websites.
Types of Financial Aid - Loans

Direct Stafford Loans

- Department of Education is the lender.
- Three types of loans
  - Subsidized
  - Unsubsidized
  - PLUS
- Except for PLUS, loan payments can be deferred until after graduation or dropping below half-time enrollment.

Notes:

PCC does not automatically award students loans. However, Direct Stafford loans are available upon request. The Department of Education is the lender of Stafford loans, also known as Direct Loans. There are three types of loans: Federal Subsidized, Federal Unsubsidized and the Federal PLUS or parent loan for undergraduate students.
Slide 20:

**Direct Loans**

- **Fixed loan interest rate**
- **Subsidized Loan**
  - Demonstrated financial need, as determined by EFC and COA.
  - No interest during in-school periods
  - Available only for 150 percent of undergraduate degree program requirements
- **Unsubsidized Loan**
  - Not based on financial need
  - Interest is charged during all periods including deferment periods.
- **PLUS loan**
  - Credit based, unsubsidized loan for parents

**Notes:**

As noted above, the interest rate on Stafford loans is fixed. Note the differences between subsidized and unsubsidized loans.

New for 2013-2014: Subsidized loans are available only for students attending within 150 percent of program requirements. For example, if you are attending a program that requires 60 total credits you can receive subsidized loans for a total of 90 credit hours (60 x 1.5) as long as all other eligibility criteria are met.
Slide 21:

Lifetime Loan Limits

<table>
<thead>
<tr>
<th>Year in College</th>
<th>Year Limit</th>
<th>Lifetime Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$3,500</td>
<td>$23,000</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$4,500</td>
<td>$23,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dependency</th>
<th>Year Limit</th>
<th>Lifetime Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent</td>
<td>$2,000</td>
<td>$34,500</td>
</tr>
<tr>
<td>Independent</td>
<td>$6,000</td>
<td>$34,500</td>
</tr>
</tbody>
</table>

**Borrow only what you need for educational purposes**

Notes:

Stafford loans have maximum amounts students can borrow for the aid year, as well as lifetime aggregate amounts. Amounts you are eligible for are based on academic standing (freshmen, sophomore or post-baccalaureate) and dependency status (independent and dependent as determined by the dependency status questions on the FAFSA). Amounts above are listed per aid year, but will be less if you are not enrolled in the full aid year, such as being enrolled for fall only or spring only.

It is important to borrow only what you need for educational purposes. Keep in mind the aggregate lifetime amounts, especially if you plan on transferring to a four-year college.
### Sample Loan Repayment

**Sample First-Year Monthly Repayment Amounts for a Borrower With $26,000 in Student Loans**

<table>
<thead>
<tr>
<th>Income</th>
<th>Family Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td>ICR</td>
<td>204</td>
<td>204</td>
<td>182</td>
<td>116</td>
<td>50</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>IBR</td>
<td>166</td>
<td>91</td>
<td>17</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>PAYE &amp; IBR-Revised</td>
<td>110</td>
<td>61</td>
<td>11</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>$35,000</td>
<td>ICR</td>
<td>221</td>
<td>221</td>
<td>221</td>
<td>199</td>
<td>133</td>
<td>67</td>
</tr>
<tr>
<td></td>
<td>IBR</td>
<td>228</td>
<td>154</td>
<td>80</td>
<td>5</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>PAYE &amp; IBR-Revised</td>
<td>152</td>
<td>103</td>
<td>53</td>
<td>4</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>$40,000</td>
<td>ICR</td>
<td>235</td>
<td>235</td>
<td>235</td>
<td>235</td>
<td>217</td>
<td>151</td>
</tr>
<tr>
<td></td>
<td>IBR</td>
<td>291</td>
<td>216</td>
<td>142</td>
<td>68</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>PAYE &amp; IBR-Revised</td>
<td>194</td>
<td>144</td>
<td>95</td>
<td>45</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>$45,000</td>
<td>ICR</td>
<td>249</td>
<td>249</td>
<td>249</td>
<td>249</td>
<td>249</td>
<td>234</td>
</tr>
<tr>
<td></td>
<td>IBR</td>
<td>No PFH</td>
<td>279</td>
<td>205</td>
<td>130</td>
<td>56</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>PAYE &amp; IBR-Revised</td>
<td>235</td>
<td>186</td>
<td>136</td>
<td>87</td>
<td>37</td>
<td>0</td>
</tr>
<tr>
<td>$50,000</td>
<td>ICR</td>
<td>264</td>
<td>264</td>
<td>264</td>
<td>264</td>
<td>264</td>
<td>264</td>
</tr>
<tr>
<td></td>
<td>IBR</td>
<td>No PFH</td>
<td>264</td>
<td>267</td>
<td>193</td>
<td>119</td>
<td>44</td>
</tr>
<tr>
<td></td>
<td>PAYE &amp; IBR-Revised</td>
<td>277</td>
<td>228</td>
<td>178</td>
<td>129</td>
<td>79</td>
<td>30</td>
</tr>
</tbody>
</table>

**Notes:**

This sample table illustrates the estimated monthly payments you would be required to make at the point of repayment. Actual payment amounts will vary.

Standard repayment for a Direct Stafford Loan is 10 years.
Loan Eligibility

- Previous financial aid must be in good standing in order to receive further aid, including loans.
- Six credit hours of enrollment each semester for loan disbursement and deferment periods.
- Enrollment should span at least nine weeks of instruction every semester in order to receive a disbursement.
- Loans are not awarded automatically.
- Loan offers may be reduced at any time due to Cost of Attendance adjustments and/or enrollment in part-of-term courses.

Notes:

If after reviewing your Financial Aid award you decide you need a Stafford loan, you must be enrolled in at least half-time status (six credit hours or more) and your courses must span at least nine weeks of instruction to be eligible.

If this is not your first student loan, your previous loans must be in good standing and not in default to be eligible for further financial aid, including loans.
Loan Interest Question

- Students can indicate interest in student loans via MyPima.
- Loans are offered once your “yes” response is submitted and the SALT account requirement completed.

Image of MyPima page with Resources/Additional Information tab selected. Text displayed in Questions and Answers section follows: Question - If you would like to be offered a loan to assist with your educational expenses, please respond “yes.” If you would not, please respond “no.” Answer - a. Yes

Notes:

You will need to login to your MyPima, Financial Aid tab and click in the Financial Aid Awards box. Select the aid year, then click on the tab indicating Resources/Additional Information tab. Then, indicate your interest in Stafford loans. This will notify the college to offer you Stafford loans.
New Student Loan Requirement

- Introducing SALT
  - Make better financial decisions
  - Search jobs
  - Find scholarships
  - Free

www.saltmoney.org

Image of SALT website.

Notes:

If you answered “yes” to If you would like to be offered a student loan to assist with your educational expenses, you should go to the SALT website at www.saltmoney.org to complete the next step in the loan process.
Complete Free Course – Budgeting

- Students will be instructed to create a SALT account and complete the free course: My Money 101 – Budgeting

Image of SALT “My Money 101-Budgeting” log-in.

Notes:

New for 2013-2014: Borrowers must create an account with SALT at saltmoney.org and complete the budgeting course under the module My Money 101.

The title of the course is Budgeting: Find More Money.
Budgeting: Find More Money

- The course consists of pre-exam, reading and post-exam
- Student must pass with 80 percent or better
- Course may be repeated for better score
- Loan offer will occur after course has been passed

Notes:

The course must be completed with 80 percent or better in order to satisfy the requirement. You may repeat the course for better scores.
Accepting Offer

Image of MyPima screens shows fifth tab from the left on “Accept Award Offer.” First red circle under “Total Accept Award” allows pull down arrow to select accept or decline. Second red circle is to submit decision. Red arrow points out unsatisfied disbursement requirements.

Notes:

To review the award offered, click on the Accept Award offer tab. For each type of award, except Pell Grant, you will have the option to accept or decline. You may decide to accept partial amounts and indicate the amount you would like to accept up to the total amount offered. You will submit your request and then complete the Entrance Counseling and Master Promissory Note.
Slide 29:

Finalizing Loan Application

- Complete two additional requirements at the Student Loans website
  - Loan Entrance Counseling
  - Master Promissory Note

Notes:

After you accept the loans offered to you on your MyPima account, you will complete entrance counseling. Entrance counseling gives you important information about borrowing and repaying your student loans. After you complete the entrance counseling, you will complete your Master Promissory Note (MPN). The MPN is your agreement with the lender to repay all Stafford loans guaranteed by the note. The slide above provides the website for each.
Notes for Borrowers

- First time borrowers will have a 30-day delay on disbursement of student loan
- New automated book loan process directly with bookstore

Notes:

If you are borrowing a Stafford loan for the first time, you will experience a 30-day delay on the first disbursement of your student loan.

You may purchase your books through the automated book loan process. You may go to any campus bookstore and present your school ID.
Notes for Borrowers

• Exit Counseling
  
  o Borrowers who cease attendance with an institution or drop below half-time enrollment must complete this step

  o Complete Entrance Counseling at the student loans website
    ▪ Rights and Responsibilities
    ▪ Repayment options
    ▪ Delinquency and Default
**Fund Disbursement/Delivery**

- Aid will be disbursed to your PCC student account
  
  - Aid will pay outstanding charges first
  
  - Remaining aid will be delivered to student by the Office of Student Accounts in one of two ways
    
    - **Check** (printed and mailed 3-5 days after appearing in student account)
    
    - **E-Refund** (deposited 2-3 business days after appearing in student account)

**Notes:**

Aid will be disbursed to your PCC student account. Tuition, fees, and any outstanding charges will be paid. Any remaining funds will be refunded to you. E-Refund is the fastest way to receive these funds. Paper refund checks can take several business days to be mailed, can be lost in the mail and must be deposited in the bank, meaning your funds may not be available immediately. With E-Refund the funds are deposited to the bank within three business days and are immediately available for use.
Setting Up E-Refund

Image of MyPima screen with the Academics tab highlighted (selected). A red arrow circle indicates the My Account channel, located in the center column of the screen, and specifically indicates the My Account Manager link in this channel.

Notes:

To sign up for E-Refund, log into your MyPima account, select the Academics tab, then select “My Account Manager.”
Setting Up E-Refund (2)

Image shows the MyPima My Account Manager screen. A red circle indicates the My Profiles navigation link at the top of the screen.

Notes:

Select “My Profiles.”
Setting Up E-Refund (3)

Image shows My Account Manager. The My Profiles and Profile Settings navigation links have been selected. A red circle indicates the Add New Payment Method drop-down box and “Electronic Check (checking/savings)” is currently displayed.

Notes:

Select “Electronic Check” under “Add New Payment Method.”
Setting Up E-Refund (4)

Image shows Bank Account Information screen in My Account Manager. Red circle at bottom of screen indicates to Refund Option check box. Information at the top of the screen includes: Personal accounts only. No corporate accounts, i.e. credit cards, home equity, traveler’s checks, etc. Note that only one bank account can be designated to receive refunds. Please choose a meaningful name that will allow you to easily recognize and reuse this payment method in the future. Note: This account will need to be verified before you are able to use it for making payments. The verification process will take three days. If your account cannot be verified an email will be sent to you. Otherwise, you can use the new account after the verification process is complete.

Notes:

- Enter your bank account information and save.
- It will take three business days for PCC to verify your bank information, so complete this process well in advance of expecting a refund.
Enrollment Capture/Freeze

- Financial aid awards are finalized at the traditional drop/add deadline based on enrollment captured at this time
- Awards will not be increased for enrollment changes made after enrollment capture/freeze date
  - Even if adding late-start courses

Notes:

Please note that all initial awards are based on the belief that a student will enroll full time. If you do not enroll full time, your aid will be re-calculated to reflect your accurate enrollment.

The level of your enrollment is determined after the drop/add deadline of the 16-week traditional course for each semester. Your enrollment on that day will provide the Financial Aid office with your budget and award for the entire semester. Any changes after this date will not be considered for financial aid increases.
Factors Affecting Aid

- Aid received at another college
  - Consortium Agreements

- Adjustments to cost of attendance
  - Based on enrollment changes
  - Based on residency status changes

- Change in major

Notes:

Consortium agreements allow a student financial aid eligibility for combined enrollment between two schools. Only one school will release funding, but it will be based on the combined enrollment in the two schools. Financial aid will be calculated by the school where the student will receive the degree, normally called the “home” school.

Changes to your enrollment, either through dropping or withdrawing from courses, can impact your financial aid and may result in funds being returned and balances due to the college or the Department of Education. This also may have an impact on your Satisfactory Academic Progress (SAP). Speak with Student Services to discuss your options prior to dropping or withdrawing. Changes to enrollment can also change your eligibility for loans and amounts for your financial aid awards.

Furthermore, be aware that some programs of study are not eligible for federal financial aid. Speak to an advisor before switching majors to understand how the change may affect your eligibility.
## Factors Affecting Aid (2)

- **Enrollment in part-of-term courses**
  - Shorter than traditional, 16-week courses
  - Aid is prorated

- **Repeat Coursework**
  - Once you have passed a course (D or better), you may repeat a course only once and be considered for aid

- **Unsuccessful coursework**

### Notes:

Enrollment in courses shorter than 16 weeks will require a proration of financial aid. For example, an eight-week course will be eligible for approximately half the Pell amount of a 16-week course and so on. Additionally, in order to be eligible for student loans, a student must participate in courses that are nine weeks or longer for each enrollment period.

You may receive financial aid once for repeating a course that you have already successfully completed.

Failing, withdrawing or receiving incomplete grades in courses may affect the satisfactory academic progress policy and you may eventually lose your financial aid eligibility.
Factors Affecting Aid (3)

Image shows flow chart for a student who assesses into REA 071, WRT 070 or MAT 082. Flow chart shows the enrollment options.

Notes:

To qualify for aid, a student must be admitted as a regular student and pursue an eligible program of study.

Coursework taught at a lower than high school level will not be considered for aid eligibility calculations. Financial Aid cannot be used to pay for REA 071, WRT 070 or MAT 082.

The flow chart identifies the three different options you may have if you place into REA 071, WRT 070 or MAT 082.

The first option is to prepare and retake the basic skills assessments.

The second option is to enroll for the courses, but be aware that Financial Aid cannot be used to pay for them.

The third option is to enroll in the PCC Prep Academy.
Satisfactory Academic Progress (SAP)

Image shows a screenshot of the MyPima Financial Aid tab. A red circle in the Financial Aid Requirements channel (which is in the center column of the screen) indicates the “Progress” link - the last link in the channel. There is a red flag next to the “Satisfactory Academic Progress Appeal Needed” link near the top of the channel.

Notes:

To review your current Satisfactory Academic Progress standings, click on the Progress hyperlink that is circled in red located in the Financial Aid Requirements box.
Satisfactory Academic Progress (SAP)

Image shows the MyPima Progress screen with the Academic Progress tab selected.

Notes:

By clicking the Academic Progress tab, you can see your current financial aid academic progress standing.

The above slide shows an example of what your current financial aid Satisfactory Academic Progress standing will look like when you access this tab.
SAP Policy

- **Grade Point Average (GPA)**
  - You must maintain a minimum cumulative grade point average each semester of enrollment. The exact GPA you must maintain depends upon how many credits you have attempted.

- **Completion rate ≥ 67 percent**
  - Divide number of completed credits by number of credits attempted:
    - Example: Divide 9 completed by 12 attempted = 75 percent (0.75)

- **Timeframe**
  - 150 percent of total credits needed for program
    - Example: Degree Requirements 60 credits x 150 percent = 90 credits

**NOTE:** Repeat coursework as well as ‘F’, ‘W’ and ‘I’ grades adversely affect progress.

Notes:

To remain eligible for financial aid, students must maintain Satisfactory Academic Progress (SAP). There are three conditions, as noted above, to meet to remain eligible. Failure to maintain these conditions can result in loss of financial aid eligibility. Please note, the financial aid Satisfactory Academic Progress (SAP) varies from PCC’s Standards of Academic Progress.
Warning Status

- First violation of **ANY** of the three elements of SAP policy will result in “Warning” status for one semester
  - May receive aid during “warning”
  - Must regain good academic standing
- Not complying with three elements of SAP by the end of the “warning” semester will result in loss of eligibility.
- Students may appeal IF documentable extenuating circumstances exist

Notes:

If you lose your good standing status due to not meeting the three conditions of SAP, the following semester you will be placed on a warning term. You may still receive financial aid during this term. During this term, you must attempt to regain good academic standing and be careful with W, I and IP grades as these adversely affect your progress.

At the end of the warning term, failure to meet the conditions of SAP will result in a loss of financial aid eligibility and will require an appeal for further financial aid. If an appeal is needed, this requirement will show on your MyPima, Financial Aid tab.
## Appeal Status

- **Formal appeal process for extenuating circumstances only**
  - Appeal Form (signed by student and advisor/counselor)
  - Typed, personal statement and supporting documentation
  - Academic plan developed in collaboration with advisor

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**Notes:**

If you lose your eligibility you may appeal for consideration of further financial aid. Only students with extenuating circumstances such as death in the family, medical reasons, car accident, etc., will be considered. The above slide indicates how to appeal. The form is available on your *MyPima*, Financial Aid tab under the Quick Links. If your appeal is approved, you will be placed on probation and must maintain SAP standards. During the probation semester, you must meet with a campus advisor to develop an academic plan in your *MyDegreePlan*. Failure to do so will result in loss of eligibility. Failure to follow the plan can also result in loss of future financial aid eligibility.
Monitoring SAP

Image shows the MyPima Academics tab with a red arrow pointing to the View Transcripts link. This link is in the Academic Planning channel, in the right column of the screen.

Image shows a screen titled Student Records with a red arrow pointing to the Unofficial Transcript link.

Notes:

To find your own Financial Aid SAP standing, click on the Academics tab, click on View Transcripts then click Unofficial Transcript.
Slide 47:

Monitoring SAP (2)

Image shows a selection screen titled Display Transcript – Select Level and Type. A red arrow points to the “Transcript Type:” field. “Unofficial Transcript” has been selected.

Image shows a sample transcript display with columns listing attempted hours, passed hours, earned hours, GPA hours, Quality Points and GPA. For each column, data is provided for Total Institution, Total Transfer and Overall.

Notes

On the Display transcript screen, be sure it says unofficial and then click submit. This will populate your full transcript. If you scroll all the way to the bottom of the transcript, you will see your overall information, which can help determine your Financial Aid SAP standing.
Student’s Responsibility

- Provide most recent, accurate information
  - Name, address, phone number, etc.

- Understand degree programs
  - FA recipients must be degree seeking at PCC

- Understand and monitor PCC SAP policy
  - Policy is found at PCC website

- Develop and monitor academic plan

- Utilize college resources
  - MyDegree Plan
  - Academic Advisors

- Understand PCC policy and adhere to Code of Conduct

Notes:
The above information pertains to your responsibilities as a student here at PCC. Following the information above will ensure that your time at PCC will be successful.
Student Rights

- Confidentiality
  - FERPA (Family Educational Rights & Privacy Act), [www.pima.edu](http://www.pima.edu), under the Families of Students link

Notes:

Pima Community College fully complies with the Family Educational Rights and Privacy Act of 1974 (FERPA). 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 corrections of inaccurate or misleading data through informal and formal hearings. This information is available on the PCC site and can be found at the above link.

Students who are considered dependent (as determined by the dependency status questions on the FAFSA) also are part of this act, which means their parents may not request information regarding their educational record without the students’ written consent.
Links and Resources

Image shows MyPima Financial Aid Announcement channel with information posted on Award Processing, Red Flags and SAP standards. Channel is found in first column of the MyPima Financial Aid tab.

Image shows Federal Work Study Jobs channel in MyPima. Instructions are provided for finding and applying for FWS positions. This channel is in the center column of the MyPima Financial Aid tab.

Image shows the MyPima Quick Links – Financial Aid channel with links to Forms and Resources and links for Stafford Loan Recipients. Quick Links is in the left column of the MyPima Financial Aid tab.

Image shows the MyPima Financial Aid Contacts channel, with email, phone, chat and fax numbers. Financial Aid Contacts is in the right column on the MyPima Financial Aid tab.

Notes:

On your financial aid tab in your MyPima is a Quick Links section to link you to financial aid forms and additional resources. Also of note is the Federal Work Study jobs box to view all jobs available in the program and to download the application to submit. There also is a box with all of the important Financial Aid Contacts. Always remember to watch the Announcements box for important updates throughout the year.
Future Educational Planning

- **Students that transfer out mid-year**
  - Notify PCC to cancel subsequent aid
  - No need to complete application again. Replace school code on FAFSA

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**Notes:**

Think about the future and how we can assist you with your goals. PCC wants you to have educational success during your time with us and a smooth transition to another institution.
Questions?

Should you have any questions after completing this orientation, please feel free to

- visit any of the Student Services Centers or

- email, call or chat with the Financial Aid office using information provided in the MyPima Financial Aid Contacts channel or on the Financial Aid website (www.pima.edu/financialaid)
Quiz

At this time, download the study guide to view the questions. Then, provide the answers to the questions via your MyPima Financial Aid tab.

Notes:

At this time, you will need to complete the Financial Aid Orientation assessment. You may download the Financial Aid Orientation study guide to view the questions. Submit your answers through your MyPima Financial Aid tab.

Upon successful receipt of your assessment, your MyPima requirement will be satisfied.
Thank You!

Pima Community College
Financial Aid Office

Notes:
Thank you for reviewing the online presentation of the Financial Aid Orientation. Good luck and we wish you much success.