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 2015-2016 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 via your MyPima>>Financial Aid>>Quick Links>>In Person 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 wants to inform you (students) of policy and regulatory changes
- Review your rights and responsibilities as a financial aid recipient
- Explore MyPima and other resources

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 2015-2016 year.

PCC students are required to complete this Orientation each year to learn about the changes and how these changes impact eligibility.
Where do I start?

Image of MyPima home tab content with red circle around the Financial Aid tab and Student Email link.

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.
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 highlighted areas: Financial Aid Announcements; Financial Aid Requirements; My Financial Aid Messages; Financial Aid Contacts. Red flags and green checkmarks in Financial Aid Requirements channel in the center column of the page. A red arrow pointing at the financial aid verification requirement.

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?

- Over half of students are selected for “verification” every year, which may delay your financial aid

- 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:
  - 2014 IRS Tax Return Transcript
  - 2014 W-2 forms (Non-tax filers and certain verification processes)
  - 2015-2016 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 2014 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, 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 W2’s if you worked for regular wages.

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.
How can I request a tax return transcript?

- You may request a tax transcript online at [www.irs.gov/transcript](http://www.irs.gov/transcript). It will be an electronic PDF and you may receive it the same day. The IRS will not send this to a third party, for example your school.
- You may request through the IRS2GO Mobile App at [www.irs.gov](http://www.irs.gov). It will be a paper transcript that will be mailed you. It takes approximately 5 to 10 days. The IRS will not send this to a third party.
- You may request through telephone at 1-800-908-9946. It will be a paper transcript that will be mailed to you. It takes approximately 5 to 10 days. The IRS will not send this to a third party.
- You may request using the IRS form 4506T-EZ at [www.irs.gov/pub/irs-pdf/f4506tez.pdf](http://www.irs.gov/pub/irs-pdf/f4506tez.pdf). It will be a paper transcript that will be mailed to you. It takes approximately 5 to 10 days. The IRS will send this to a third party.

Notes:

Tax return transcript or non-filing verification can be retrieved from the IRS by utilizing one of the methods listed above. You can no longer complete this transaction at a local IRS tax assistance center.
How May I Submit My Documents Electronically?

An image of the MyPima Financial Aid Tab with a red circle around the Financial Aid Document Upload section on the right column.

Notes:

Students may submit documents in person at any Student Services Center. Also, you may use our electronic document upload tool via your MyPima Financial Aid tab.
Where is my financial aid award?

Image of MyPima Financial Aid tab highlighting the following areas: 1 – A red circle around a series of red flags and green check marks; 2 – red circle around the 2015-16 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:

Once you have all green check marks, and receive a message indicating your award is complete. It is time for you to review your Financial Aid award.

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.
Slide 10:

Selecting Award Year

Image of MyPima Financial Aid Awards to Select the Aid Year. Select 2015-2016 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 certify the following information is true and correct:
  1. All information provided to PCC, as a part of your student enrollment, course requirements and/or application for financial aid (FAFSA), is accurate to the best of your knowledge. Providing false information may constitute fraud and result in legal penalties;
  2. You are seeking a degree or certificate at PCC;
  3. You have reviewed PCC policies on payment deadlines, withdrawals, refunds, and excess funds as described on the PCC webpage.
  4. Your personal information is up-to-date in your MyPima including: address, phone number and email.
* PCC awarding practices are subject to change from year-to-year and may differ from student to student.
* PCC reserves the right to adjust your awards at any time due to changes in enrollment including lack of attendance. You are responsible for any balance on your student account due to this adjustment.
* You must attend a Financial Aid Orientation session every academic year prior to any disbursements being made.
* Direct Loans require Entrance Counseling and Master Promissory Note to be completed before disbursing funds. By accepting your loans, you agree to the terms and conditions set forth in your Master Promissory Note.
* You understand that you must maintain Satisfactory Academic Progress (SAP).
* If you drop below half-time (6 credits), cease attending or graduate and you borrowed a Direct Loan, at PCC or another institution, you are required to complete Exit Counseling.
* Statistical data (not personal identifying information) may be used in Financial Aid presentations and/or to formulate PCC policy, the information regarding this can be found in RD 5603A and SPG 5603AA.
* You must adhere to all provisions set forth in the PCC Student Code of Conduct.

Accept  Do Not Accept

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).
- COA – EFC = Financial Need
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 you reported on your FAFSA.
- EFC is what the government estimates that you and your family can contribute to your cost of attending college.
- Used to determine the amounts and types of aid you may be eligible to receive.
- If you or your parents’ income has decreased this year compared to last year, see your campus financial aid advisor.

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 green.

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
  - The amount you receive is based on your EFC and the number of credit hours you enroll in
    - The lower the EFC, the higher the Pell grant eligibility
    - EFC of 00000 = Max Pell eligibility $5,775 ($2887.50 per semester) at 12 credit hours or more
    - EFC of 5198 and below = limited eligibility
    - EFC of 5199 and above = Not eligible
  - Subject to 600 percent lifetime eligibility
    - 6 full-time academic years or 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 $5,775. The higher the EFC number, the lower the amount of Pell Grant for which you are eligible. An EFC of 5199 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 $5,775.

All Federal Pell Grant recipients are eligible to receive 12 full-time semesters (6 full-time academic years) or 600 percent, and the calculation is retroactive to include all prior years of receiving Pell Grant.
Financial Aid History

nslds.ed.gov

Image of computer screen from www.nslds.ed.gov. Financial Aid Review navigation link on the top navigation bar is selected. Red arrow points to area on screen stating: Pell Lifetime Eligibility Used: 200.000%.

Notes:

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

Once you have completed your 2014-2015 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)
    - Limited funding; apply by the priority deadline to be considered.
    - 1516 deadline is April 4th, 2015

**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.
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
  - Saltmoney.org

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. The slide above provides hyperlinks to the PCC website and Fast Web, as well as other useful scholarship websites.
Types of Financial Aid – Federal Work Study (FWS)

- Eligibility Requirements:
  - A completed/certified FAFSA
  - Registered in 6 credit hours or more in the semester of employment
  - Have remaining unmet need:
    - COA – Other Aid Awarded = Unmet need
  - Meet satisfactory academic progress standards (SAP)

- How to apply:
  - Logon to MyPima
  - Click on the Financial Aid tab
  - Click on “online job search” link located in the Federal Work Study Jobs section

Notes:

FWS is a form of financial aid that you earn while holding a part-time job and is subject to all general eligibility criteria as other federal aid. In addition, you must be enrolled in at least 6 credit hours while employed.

All jobs in the program are subject to a competitive application process and not everyone is guaranteed a job.
Types of Financial Aid - Loans

Direct Stafford Loans
- Department of Education is the lender.
- Fixed interest rates
- Three types of loans
  - Subsidized
  - Unsubsidized
  - PLUS

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.
Direct Loans - Subsidized

- **Direct Subsidized Loan**
  - Demonstrated financial need, as determined by EFC and COA.
  - No interest during in-school periods and grace period
  - Available only for 150 percent of undergraduate degree program requirements

**Examples of how long eligibility will be for is:**

- A two year Associate’s degree program, multiplied by 1.5, allows for the maximum eligibility period to be for three years.
- A one year Certificate program, multiplied by 1.5, allows for the maximum eligibility period to be for one year.
- An eighteen week certificate program, multiplied by 1.5, allows for the maximum eligibility period to be for 27 weeks.

**Notes:**

A Direct Subsidized loan is a financial need based loan as determined by expected family contribution and cost of attendance. Subsidized loans will not accrue interest while you attend college at least part time (six credits or more). But, it is only available while you are within 150 percent of your program of study.

Once you reach the subsidized limit for your program, you may lose subsidy on your existing loans if: you do not graduate, and you continue in the same program, or switch to a program of equal or shorter length.
Direct Loans – Other

- Direct Unsubsidized Loan
  - Not based on financial need (limited to COA)
  - Interest is charged during all periods

- Direct PLUS
  - Credit based
  - Loan borrowed by parents on student’s behalf
  - Interest and repayment begins as soon as loan is disbursed

Notes:

Other types of loans include, Direct Unsubsidized Loan, in which interest is charged during in-school and grace periods and is limited to your cost of attendance.

A Direct PLUS, is a loan that a parent can borrow on behalf of the student.
**Lifetime Loan Limits**

<table>
<thead>
<tr>
<th>SUBSIDIZED</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Year in College</td>
<td>Year Limit</td>
<td>Lifetime Limit</td>
</tr>
<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>UNSUBSIDIZED</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependency</td>
<td>Year Limit</td>
<td>Lifetime Limit</td>
</tr>
<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

A single person, earning $30,000 a year with a debt of $35,000 in student loans at an interest rate of 4.7%

<table>
<thead>
<tr>
<th>Repayment Plan</th>
<th>Repayment Period</th>
<th>Monthly Payment</th>
<th>Total Interest Paid</th>
<th>Total Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>120 months</td>
<td>$366</td>
<td>$8934</td>
<td>$43934</td>
</tr>
<tr>
<td>Graduated</td>
<td>120 months</td>
<td>$206-$619</td>
<td>$11212</td>
<td>$46212</td>
</tr>
<tr>
<td>Extended Fixed</td>
<td>300 months</td>
<td>$199-$199</td>
<td>$24561</td>
<td>$59561</td>
</tr>
<tr>
<td>Extended Graduated</td>
<td>300 months</td>
<td>$137-$332</td>
<td>$30102</td>
<td>$65102</td>
</tr>
<tr>
<td>Income Based</td>
<td>192 months</td>
<td>$154-$366</td>
<td>$17840</td>
<td>$52840</td>
</tr>
<tr>
<td>Pay as you earn</td>
<td>240 months</td>
<td>$103-$366</td>
<td>$27364</td>
<td>$54328</td>
</tr>
<tr>
<td>Income Contingent</td>
<td>192 months</td>
<td>$236-$287</td>
<td>$15457</td>
<td>$50457</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.
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.
- 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).

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.

*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.
Before Accepting a Loan – You are encouraged to ...

- 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 are encouraged to go to the SALT website at www.saltmoney.org to learn more about borrowing wisely and other financial tips.
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
- Disbursement will occur in two installments per enrollment period (semester)

Image showing example of disbursements based on ‘attending hours’. Disbursements can only be made during the times when a student can show at least 6 credits of ‘attending hours’.

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.

Loans are awarded in two installments per enrollment period and disbursement dates may vary per student depending on course start date.
Exit Counseling

- **Exit Counseling**
  - Borrowers that cease attendance with an institution or drop below half-time enrollment must complete this step
  - Complete Entrance Counseling at the student loans website
    - Rights and Responsibilities
    - Repayment options
    - Delinquency and Default

**Notes:**

Borrowers that cease attendance with an institution or drop below half time enrollment must complete exit counseling.
Enrollment Capture/Freeze

- Financial aid awards are finalized at the traditional drop/add deadline based on enrollment captured at this time.
- Grant awards will not be increased for enrollment changes made after enrollment capture/freeze date
  - Even if adding late-start courses
- Fall 2015 Enrollment Freeze:
  - September 15th, 2015

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.
Fund Disbursement/Delivery

- Aid will be disbursed to your PCC student account based on ‘attending hours’
  - The traditional disbursement date for Fall 2015 is 9/16/2015 for courses that begin on 8/26/2015
  - Disbursement dates may vary and depend on your course’s start date
  - 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 on the appropriate disbursement date based on when your courses begin. Check your schedule for start dates. 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.
Pell Grant Disbursement Examples

16 week traditional course(s)

Image if semester timeline for 16 week traditional courses only. It notates beginning of traditional Fall 2015 semester on August 26th, 2015, the freeze date on September 15th, 2015 and the disbursement date on September 16th, 2015.

Combination 16 week and 5 week courses

Image of semester timeline for a combination of 16 week and 5 week courses. It notates the beginning of the 16 week semester on August 26th, 2015, the freeze date on September 15th, 2015, the first disbursement on September 16th and a second disbursement date on October 8th, 2015.

Below the timeline, it is notated as 3 attending credit hours on August 26th, 2015 and 6 attending credit hours on October 1st, 2015.

Notes:

Notice that disbursement may happen at intervals depending on when your courses begin. Check your schedule for dates.
Direct Loan Disbursement Examples

16 week traditional course(s)

![Image if semester timeline for 16 week traditional courses only. It notates beginning of traditional Fall 2015 semester on August 26th, 2015, the freeze date on September 15th, 2015 the first disbursement date on September 16th, 2015 and the second disbursement date on October 28th, 2015.]

Combination of 16 week and 8 week courses

![Image if semester timeline for combined 16 week and 8 week courses. It notates beginning of traditional Fall 2015 semester on August 26th, 2015, the freeze date on September 15th, 2015 the first disbursement date and the second disbursement date both on October 28th, 2015 which coincides with the beginning of the 8 week course.]

Below the timeline, it is notated as 3 attending credit hours on August 26th, 2015 and 6 attending credit hours on October 28th, 2015.

Notes:

Loan disbursements will not begin to occur until a student is showing 6 attending credit hours.
Setting Up E-Refund

Notes:

To sign up for E-Refund, log into your MyPima account, select the Academics tab, then select “My Account Manager.”
Book Options

- **Pima Book Loan:**
  - Go directly to a PCC bookstore with your PCC or Government issued ID; your books will be released to you as long as you have aid awarded that has not been released yet

- **Book Advance:**
  - If purchasing books through a store other than PCC bookstores, you may request an advance on your FA award up to $750 that will be disbursed to your student account prior to the beginning of your courses
    - Based on the difference between aid awarded and tuition/fee balance
    - Subject to approval
    - Apply via your MyPima, ‘Resources & Additional Information’ tab

**Notes:**

You have two options for purchasing books in advance.

You can go to the PCC bookstore directly to have your books released to you based on the amount of funding you have been authorized to receive. Or, you may apply for a cash advance that can be used to cover book expenses at any other store instead of the PCC bookstore.

The advance is subject to approval and you may not receive both the PCC bookstore authorization and the cash advance simultaneously.
Attendance Matters

- Go to class!
- Instructors are required to report attendance.
- If you do not attend, your instructor may drop or withdraw you from your course(s)
Drops & Recalculation

- Students receiving financial aid who officially drop or who never attend courses that they register for will have their aid cancelled up to the full amount and the student will be required to pay financial aid back.

Notes:

Leaving a class prior to the add/drop deadline will result in a ‘drop’ and can result in recalculation of your financial aid. Meaning, you will owe financial aid back. After the drop deadline, leaving a class officially or unofficially will result in a withdrawal. This may also result in owing money back and it will also affect your academic progress standing.

Non-attendance may prompt an instructor to drop you from your course.

Instructors are required to report attendance at certain times within the semester.

If you stop attending and/or the instructor drops you, you may be required to pay your financial aid back.
Withdrawal & Return to Title IV

- If you completely withdraw (officially or unofficially), unearned aid will be returned on your behalf based on your last day of attendance.

- If progressing in the class and the withdrawal occurred in error you may appeal to have the R2T4 reversed.

Notes:

Stopping attendance, or official withdrawals (even if extenuating circumstances are present) may cause you to repay some or all of your aid depending on the last day you participated in class.
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

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

- **Unsuccessful Coursework**
  - Satisfactory academic progress

Notes:

You may not receive financial aid for coursework that you have successfully completed and repeated once.

Failing, withdrawing or receiving incomplete grades in courses may affect the satisfactory academic progress policy and may eventually lose your eligibility.
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: 9 completed / 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
  - Committee’s decision will be communicated via your ‘My Messages’ link

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 show 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.
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
  - Develop and follow academic plan (see advisor/counselor)
  - Understand attendance policy

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

- Utilize college resources
  - Tutoring
  - Student Life

- 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)
- **Grievance Policy**

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.
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
Follow us on Twitter @PCCFinAid

Notes:

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