Financial Aid, Veterans & Scholarship Services (FAVSS) strives to provide students the information and tools necessary to understand its policies and procedures so that students and their families can make informed decisions about the financial aid options available to pay student educational expenses while attending Palomar College. See our cost of attendance (COA) webpage for average annual education expenses.

FAVSS provides current and prospective students printable and online access to state and federal financial aid information regarding availability, eligibility basics including satisfactory academic progress; verification, awarding, disbursement, and overpayments & return of funds.

Our expectation is that our students will utilize these tools and resources to guide their decisions in matters that will affect not only their financial aid status but overall academic success.

Financial aid applications are considered without regard to race, color, national origin or disability.

Access to Information

FAVSS staff is available to answer and assist students in person, by phone or email at the main campus in San Marcos and Escondido Education Center. Students should view our webpage for holiday schedules. Additionally, we are limited by privacy laws to provide only general information over the phone to students and require a release of information authorization to discuss student information with parents/guardians and spouses/partners.

- Students should be prepared to show identification when receiving service at the front counter.
- Students may stop by and meet with an advisor or schedule an appointment to speak with the FAVSS director.

San Marcos—Student Services Center

Phone: 760-744-1150 x7510
Send: finaid@palomar.edu
1140 West Mission Rd. San Marcos, CA 92069

Monday-Thursday 7:30 AM to 6 PM
Friday  Counter: 7:30 AM to 12 PM (noon)
Phone: available until 4 PM

Escondido Education Center

Closed Summer 2013, reopens Fall 2013
1951 E. Valley Pkwy Escondido, CA 92027

Students should use their Palomar College email address to communicate with FAVSS. All official financial aid communications will be sent to Palomar student email accounts.

- Students are required to monitor and maintain the account to avoid processing delays or “bounced” emails. Student WebMail

Printed information is provided in the lobby area including application worksheets, federal and state financial aid brochures and booklets.

Online assistance is available through FATV which provides students and parents short video clip answers to general federal and state financial aid questions (in English and Spanish).
ELIGIBILITY

Palomar College participates in both federal (Title IV) and state student financial assistance programs. Additionally, the College offers various scholarships through the Foundation Office and individual departments on an annual basis. Students must meet eligibility criteria for each.

Basic Federal Aid Eligibility
Students must:

- Have a High School Diploma, General Education Development certificate (GED), state approved homeschool completion (homeschool requirements may vary by state);
  Students enrolled in elementary or secondary private or public schools are not eligible for federal aid. Students who have passed the California High School Proficiency Exam (CHSPE) are eligible for federal aid.
- Enroll as a regular student in an eligible degree or certificate program
  Associate degrees (AA, AS), transfer programs, and Certificates of Achievements are eligible programs. Certificate of Proficiency programs will not be considered for federal aid.
- Register with Selective Service (males only)—through the FAFSA, online or by mail.
- Have Valid Social Security number (unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Be a U. S. Citizen or an eligible noncitizen;
- Sign certifying statements on the FAFSA stating you are not:
  - in default on a federal loan and do not owe a refund on a federal grant;
  - federal student aid will be used for educational purposes only;
- Maintain satisfactory academic progress (SAP) at your college or university

To learn more about federal financial aid, visit the Federal Student Aid website at studentaid.ed.gov.

AID AVAILABLE AT PALOMAR COLLEGE

FEDERAL AID PROGRAMS

Pell Grant

- Pell Grants are based on Estimated Family Contribution (EFC), calculated by the FAFSA, enrollment status (at financial aid freeze date) and cost of attendance
- Students may only receive Pell Grant from one school even if attending multiple colleges during the same period of time (i.e. semester or trimester).
- Pell Grant Lifetime eligibility (PLEU) is limited to six (6) years of full-time enrollment.

Federal Supplemental Educational Opportunity Grant (FSEOG)

- Must be enrolled at least half-time
Iraq and Afghanistan Service Grant

Federal Work Study

- Must be enrolled at least half-time

Subsidized and Unsubsidized Direct Loans

- Must be enrolled at least half-time

STATE PROGRAMS

Beginning Spring 2013, students qualifying for an AB 540 status are eligible for state aid. Visit our California Dream Act web page for more information.

Cal Grants B and C

Chafee

Child Development Grant

California National Guard Education Assistance Award Program (CNG EAAP)

Board of Governors Fee Waiver

PALOMAR COLLEGE

Scholarships provided through the Foundation and specific departments

Robert Steinberg Memorial Loan Fund

Gene Jackson Loan Program

FAVSS Loans

PROCESSING AT PALOMAR COLLEGE

Students may apply for aid throughout the year. However, some aid programs have specific eligibility and disbursement restrictions; therefore, students are encouraged to apply as early as possible. For example—the Cal Grant entitlement deadline is March 2nd.

Processing usually takes six (6) to eight (8) weeks but may be longer during peak periods (May through August).

- Students applying for aid after July 1st should be prepared to pay for their fees, books and supplies as their financial aid eligibility may not be determined by the start of the Fall semester.
Once Palomar College receives your FAFSA or Dream Act Application results we will create a student “To Do” list (checklist) that is accessible on the student center page in eServices for students with a valid admissions record. In general, current year federal applications (FAFSA) should be loaded and a checklist available for students one week after CPS has processed the FAFSA. **Note:** new aid year processing begins mid-April.

- If your checklist is not available in that timeframe, log on to your FAFSA page to confirm you listed Palomar College (school code 001260) on your application. If not, add our code to your school list. If so,
- Contact the financial aid office so that we can determine if there is a conflict with any admissions data. If necessary we will request your results through our system and a checklist should be available within 5 business days.

FAVSS will email an initial communication informing the student that their checklist (“To Do” list) is available. **Communications are sent to the student email address.**

Each checklist or “To Do” item includes a description and access to an online or “fillable” PDF file. Forms and required documents must be submitted to the Office within the established deadlines. Currently, faxes or email attachments will not be accepted. If documents are not submitted, we will be unable to determine the student’s eligibility and no federal financial aid will be awarded.

Missing information requests and follow ups to resolve conflicting information will be sent as necessary. Students that fail to submit documents and do not enroll in classes by the semester’s census date will be placed at an “Inactive” status. Students should contact FAVSS to request processing be resumed for an upcoming semester. Documents must be submitted to determine eligibility.

- **Students must submit all documents by the established deadlines to allow sufficient processing time to determine eligibility.** See our [Deadlines and Policies](#) page for semester specific dates.

Requirements Lists are created to ensure students meet all eligibility requirements. These items may include:

- **Major**
- **Academic Transcripts**
- **Citizenship**
- **Selective Service**
- **High School Diploma/GED**
FINANCIAL AID, VETERANS & SCHOLARSHIP SERVICES
STUDENT GUIDE

VERIFICATION
Students selected for verification are required to submit financial documents so that we may ensure you and your spouse or parent (dependent students) completed the FAFSA accurately. Students are informed of the verification requirements through their “To Do” or checklist items on eServices.

Students will complete a verification worksheet requesting household size, number in college, income and other benefits received for a specific calendar year. Additional documentation may include:

- **Tax Transcripts** or IRS Data Retrieval Tool and W2s (for those not required to file)
- SNAP (formerly known as food stamps)
- Child Support Paid
- Asset Value—Net real estate, investment or business value

FAVSS may select a student for verification if there is reason to believe the information provided on the FAFSA is incorrect. Verification may include any data item on the FAFSA.

AWARDING
When awarding federal and state financial aid FAVSS must consider all awards and other resources available to meet the student’s cost of attendance. No federal aid will be awarded if it exceeds the student’s COA. Other awards and resources include scholarships, waivers, vouchers or other departmental grants; and third party payments including vocational rehabilitation programs or tuition assistance payments.

- Students must notify FAVSS immediately (via email or in writing) of any outside educational resources. Late or delayed reporting may result in student repayment of excess financial assistance.

Students should apply and submit all required documents as soon as possible because some financial aid programs have limited funding or have specific enrollment and disbursement criteria which may affect the actual awards packaged for each student. Award notifications made prior to the start of the term assume a full-time enrollment status (twelve units or more). Awards are prorated or may be cancelled where required based on enrollment status and/or appeal conditions at the time of disbursement.

- View awards and disbursement schedule on eServices Student Center using the “View Financial Aid” link.
AWARD ADJUSTMENTS

Award adjustments resulting from enrollment changes will be made at the financial aid freeze date. Award adjustments made as a result of other eligibility changes will be made upon notification (i.e., requests to cancel aid, notices from other departments or donors).

- All enrollment changes must be made prior to the financial aid freeze date
- Students may cancel or return all or a portion of their Pell Grant to preserve Pell eligibility for future semesters (ex. transferring to four-year university).

Students will be emailed an award adjustment notification.

ENROLLMENT STATUS

Enrollment status as of the financial aid freeze date will be considered for disbursement eligibility. This includes all enrollment activities (adds and/or drops) for courses officially offered by the College such as “Flexible Scheduling” (i.e., Fast-Track, Late-Start, Learning Communities, Saturday Only, and Self-Paced Open-Entry/Open Exit) classes. Waitlisted courses are not considered enrollment.

Students are expected to attend and participate in the classes they are officially enrolled in for each semester.

Enrollment status will exclude the following units, though they will be included in unit limit and will impact Satisfactory Academic Progress.

- Units earned through credit-by-exam or audit
- Courses repeated for the 3rd or more time. Courses will only be considered for federal financial aid up to a maximum of two times regardless of academic outcome (grade).
- Cooperative Education, PE/Kinesiology and “Distance Learning” courses (i.e., T.V. classes, On-Line classes, Interactive Video classes, and Telnet classes) unless the course is required for student’s declared program. Student should contact FAVSS if this occurs.
- ACS courses (team sports) are not payable.
- Enrollment status may exclude specific courses for students on a probation status (appeal approval conditions).

DISBURSEMENT

Current year disbursement schedule is available online through eServices and FAVSS webpage.

Full-semester Pell Grant awards are disbursed in two payments for each semester—50% no earlier than the first official day of the semester to allow for purchase of books and supplies and the remaining balance in October—see the current Financial Aid Disbursement schedule.
Payments to students enrolled in courses beginning after the official start date of the semester will be delayed.

Initial payment for flexible scheduling courses (fast-track, late starts, open-entry) will be made at the next scheduled disbursement once the course begins. The remaining disbursement for these courses will be issued at the end of the semester.

If 100% of a student’s course load is in “Distance Learning” (online classes) initial disbursement will be the lesser of $833 or 50% of Pell eligibility based on enrollment level. Any remaining funds will be disbursed after the semester midpoint.

Fall/Spring loans are disbursed once each semester. Single semester loans are disbursed in two payments during the semester.

Cal Grant, Chafee, and FSEOG are disbursed once a semester.

Disbursements are posted to the student account and any current year mandatory fees will be deducted. Mandatory fees include: enrollment fees, non-resident tuition, capital outlay fees, health fees, and student center fees. Any other debt (example: library fees, athletic fees, etc…) owed to the college you are required to pay immediately. Additionally Palomar College reserves the right to block enrollment services including the release of academic transcripts until all debt is paid in full.

**Satisfactory Academic Progress**

Federal regulations require that colleges set Satisfactory Academic Progress (SAP) standards that students must meet and maintain to be eligible for financial aid. Even if students have never applied for or received financial aid, their overall postsecondary (college) academic history will be reviewed before they are awarded financial aid. To be eligible for aid, a student must meet all SAP standards. SAP is determined by cumulative GPA, pace, and unit limit criteria. Students not meeting SAP standards do have the option to appeal the determination if they experienced an extenuating circumstance. Palomar College reviews SAP an on annual basis.

See our [SAP Policy](#) for complete details.

**Withdrawals and the Return of Funds**

Notify FAVSS immediately via email, in writing, or in person of your withdrawal from all classes so that FAVSS can finalize an accurate and timely return of funds calculation. **Note:** complete withdrawal from classes may result in student repayment of funds to the college and/or aid program or a post withdrawal disbursement. Students failing to attend and participate in class(es) are not entitled to financial aid and will be required to repay any financial aid disbursed to them.

Repay funds owed back to the college or award program immediately once notified of an overaward or overpayment status. For a complete guide, see our [Return of Funds](#) policy on our financial aid webpage.