

**AMERICAN SAMOA COMMUNITY COLLEGE
BOARD OF HIGHER EDUCATION**

**FINANCIAL AID
HANDBOOK**

2008-2009

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FINANCIAL AID HANDBOOK

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FINANCIAL AID HANDBOOK
AMERICAN SAMOA COMMUNITY COLLEGE

INTRODUCTION

The American Samoa Community College (ASCC) is committed to providing quality services for its students. One method of providing these services is to seek and develop ways to ease the financial burden of a college education. You may be eligible to receive Federal Student Aid (FSA) to help pay for educational costs such as tuition and fees, room and board, books and supplies, transportation, and other miscellaneous personal expenses.

Located in Room 6, next to the Registrar/Admissions Office, the Financial Aid Office offers you a comprehensive group of federal, ASCC, and other financial aid programs.

WHERE CAN I FIND INFORMATION ABOUT FINANCIAL AID?

You should study this ASCC Financial Aid Handbook along with the U.S. Department of Education's booklet called *The Student Guide*, which is available on line via the internet at www.fafsa.ed.gov. Read these carefully so that you can become familiar with the process of applying for financial aid and other available programs, and learn what you must do to remain eligible to receive financial aid while attending ASCC. Federal and ASCC policies relating to the receipt of financial aid require a lot of effort from you. If you have any questions after reading this Financial Aid Handbook and The Student Guide, the ASCC Financial Aid Office staff is available to help you. You may contact us by calling the front desk at 684-699-9155 ext. 313, via email at: faid@amsamoa.edu, or via regular mail at:

American Samoa Community College
Financial Aid Office
Post Office Box 2609
Pago Pago, American Samoa 96799-2609

WHAT IS THE PURPOSE OF FINANCIAL AID?

The primary responsibility for meeting the financial costs of your education lies with the student (and his or her family). Financial aid is made available to eligible students with financial need when family resources are not sufficient to meet educational expenses. "Financial Need" is defined as the difference between the student's Cost of Attendance (COA) and his/her Expected Family Contribution (EFC). The EFC is the amount of money the student and family are expected to contribute toward the student's annual

college costs. As you can see from these definitions, the ultimate responsibility for meeting educational costs rests with the individual student and family.

$$\begin{aligned} & \text{Cost of Attendance} \\ & - \underline{\text{Expected Family Contribution}} \\ & = \text{Financial Need} \end{aligned}$$

WHAT FINANCIAL AID PROGRAMS ARE AVAILABLE AT ASCC?

ASCC participates in the following Federal and local financial aid programs:

- * Federal Pell Grant
- * Federal Supplemental Educational Opportunity Grants (FSEOG)
- * Federal Work Study (FWS)
- * Academic Competitiveness Grant (ACG)
- * Teacher Education Assistance for College Higher Education Grant (TEACH)

Some of the scholarships available through ASCC include the following:

- * Community & Natural Resources Scholarship (CNR) – managed by ASCC Community & Natural Resource Division
- * Education Scholarship – managed by ASCC Education Department
- * Miss ASCC Scholarship – managed by ASCC Student Government Association
- * Need-Based Employment – managed by ASCC Student Employment Center and Business Office
- * President's Merit Scholarship – managed by ASCC President
- * SSS Award – managed by ASCC Student Support Services

Note: For the 2008-09 award year, the maximum amount authorized for any of the above scholarships or resources controlled by ASCC is \$969.00, to avoid an over award condition. Please refer all questions on the award amount to the Financial Aid Office.

Information regarding these scholarships and other forms of assistance is available at the Dean of Student Services Office. Contact the Financial Aid Office as early as before enrollment in your first semester to learn what assistance is available to you and how you can apply.

You will learn that The Student Guide describes a number of other programs of Federal student financial assistance. However, ASCC does not participate in the Federal Stanford, PLUS, Federal Perkins, or Federal Consolidation Loan Programs, so you can skip the information about them in The Student Guide.

HOW DO I KNOW IF I AM ELIGIBLE FOR FINANCIAL AID?

To be eligible for and to receive federal student aid at ASCC, a student must:

- 1) Be a U.S. citizen or U.S. National (applicants born in American Samoa and Swain's Island are considered, for Financial Aid purposes, U.S. citizens), or an eligible non-citizen (applicants who hold a Green Card).
- 2) Have a high school diploma or a General Education Development (GED) certificate, Form DD-214, School Certificate (British School System) or transcript from another college or university which demonstrates Ability to Benefit from continued education at ASCC.
- 3) Meet the legal definition of a "regular student" by being officially admitted and enrolled or accepted for enrollment in an eligible academic or vocational program for the purpose of obtaining a degree or certificate from ASCC.
- 4) Maintain satisfactory academic progress (SAP) as defined by federal and ASCC standards in this booklet (see page 16).
- 5) Have a valid U.S. Social Security Number.
- 6) Be registered with the U.S. Selective Service. (if you are male, between the ages of 18 – 25). A student can log on to www.sss.gov to register. Failure to satisfy the U. S. Selective Service registration requirements at any time will warrant denial to receive FSA.
- 7) Have financial need, as determined by the Federal Need Analysis Methodology. You must complete an online Free Application for Federal Student Assistance (FAFSA) for this determination. If you meet the definition of "dependent student," you must provide information of your biological or legally adoptive parents on the FAFSA. If you are married, you must also provide income information from your spouse on the FAFSA. You must not owe a repayment on any Federal student grant or be in default on a Federal student loan. You must sign a Statement of Educational Purpose and a certification statement on overpayment and default (both statements are included on the FAFSA).

HOW DO I MAINTAIN MY ELIGIBILITY FOR CONTINUED FINANCIAL AID?

In order to remain eligible for federal student aid, you must continue to meet the eligibility requirements as described above. For each award (school) year, you must complete a new FAFSA or provide updated information on the online Renewal FAFSA, so that your financial need may be determined for the new award year. In addition, you must maintain satisfactory academic progress as outlined in this booklet. You must also familiarize yourself with ASCC's policy on Student Withdrawal and the Return of Pell, FSEOG, and ACG Funds (page 21 Exhibit A), which covers attendance and calculations of financial aid earned upon official or unofficial withdrawal from school. If you withdraw

completely from school after you received your financial aid award, the FAO will perform a post withdrawal calculation to determine the amount of funds you have earned up to the date of withdrawal. If the amount disbursed to you is greater than the amount you earned up to the withdrawal date, unearned funds must be returned to the ED.

If you are in default on a Title IV student loan, or if you owe the repayment of an overpayment on a Title IV grant (Federal Pell Grant or FSEOG) you will lose your eligibility for further Federal student aid until the default/overpayment is paid in full. If you earn a baccalaureate degree or first professional degree, you will no longer be eligible for Federal Pell Grants or FSEOG or ACG.

If you accept a job under the Federal Work Study program, you will work under the direction of a supervisor who will assign and review your work. The supervisor must sign your time sheet to show the exact hours you have worked each day. You are not permitted to work during hours you are scheduled to be in class, even if your class is cancelled, for what ever reason.

The supervisor will report to the Financial Aid Office whether your work was performed in a satisfactory manner. If your work is not satisfactory, you will be counseled and given an opportunity to improve. If your work then continues to be unsatisfactory, you may be assigned to another job site, or you may be removed from FWS employment.

You will not be allowed to work in excess of the number of approved hours, or to earn more money than the amount stated in your contract notification. You may not volunteer to work extra hours without pay, nor can a supervisor ask you to "volunteer" your service. The Fair Labor Standards Act of 1938, as amended, prohibits employers (including schools) from accepting voluntary services from any paid employee. Any student employed under FWS must be paid for hours worked.

AM I AN "INDEPENDENT" OR A "DEPENDENT" STUDENT?

According to Federal law, you are an independent student if you can answer "Yes" to any one of the following questions (2008 – 2009 academic year). If you must answer "No" to ALL of these questions, you are a dependent student:

- 1) Student born before January 1, 1985?
- 2) Working on Master's or Doctorate in 2008-2009?
- 3) Is student married?
- 4) Does Student have children he/she supports?
- 5) Does student have dependents other than children/spouse?

- 6) Are parents deceased?/Student ward of court?
- 7) Is student on Active Duty in U.S. Armed Forces?
- 8) Is student a Veteran?

WHAT IS THE “COST OF ATTENDANCE”?

The cost of attendance is the estimated amount that a student will need to cover his or her expenses while attending ASCC for a full academic year (two semesters). Student budgets for the Federal Pell Grant Program always use ASCC’s charges for tuition and fees for a full-time student for a full academic year and a series of allowances, as shown below.

For the ACG, FSEOG, and FWS Programs, these costs are adjusted to reflect the student’s actual enrollment status during each semester, and the number of semesters (including summer) for which the student will be enrolled during the academic year.

TUITION AND FEES

The tuition at ASCC is \$65 per semester credit hour. Registration fees charged to all students are \$50 per semester for fall and spring, and \$15 for summer; technology fee is \$5.00 per credit. Additional fees may be charged for individual courses, such as lab fees.

Student Budget (2008-2009 Award Year figures)

	Full-time, ¾ time or half-time enrollment	Enrolled less-than half-time
Tuition & Fees (\$975x2); For ACG, FSEOG, and FWS, adjusted based on enrollment status and number of semesters for which the student is enrolled	\$1,950	\$1,950
Room and Board	2,050	00
Books/Supplies	800	800
Transportation	400	400
Miscellaneous Personal Expenses	500	00
Total Cost of Attendance	\$5,700	\$3,150

Notes: 1. See the Financial Aid Office if you have additional expenses required for the care of your dependent(s) while you are in school, or expenses related to any disability. 2. Any changes (tuition and fees increase) that are approved in the middle of the current award year that would affect the Cost of Attendance

(COA) would not be implemented until the beginning of the next award year. For example, an increase in Technology Fees in the middle of fall 2008 semester would be implemented in the COA for 2009-10 award year.

HOW DO I APPLY FOR FINANCIAL AID?

You must complete the on-line Free Application for Federal Student Aid (FAFSA). Log on to www.fafsa.ed.gov to apply. The FAFSA collects student and family and financial information. Read all of the instructions very carefully, and be sure to sign and date the form. If you are a dependent student, you must provide your parent's personal and financial information, and one of your parents must sign the form. If you are an independent student due to marriage, you must provide financial information about your spouse. The completed FAFSA must be signed using a PIN number or printed signature page. A PIN number may be obtained by logging on to www.pin.ed.gov. It is highly recommended that you have an email address before you apply for a PIN number. Failure to submit signatures will result in an invalid application. Mail the completed and signed paper FAFSA to the Federal Student Aid Program to the address on the printed form.

If you attended ASCC last year and completed a FAFSA, you can reapply using the Renewal FAFSA on the Web, which requires a PIN. The Central Processing System (CPS) discontinued the paper Renewal FAFSA beginning with 2006-07.

The FA Processor will process the information from your FAFSA or Renewal FA and calculate an Expected Family Contribution (EFC). In addition, your FAFSA information is matched against those of NSLDS, the Department of Justice, the Social Security Administration, the Department of Veterans Affairs, the Department of Homeland Security's data base on non-citizens, and the Selective Service System registration database. You will receive a Student Aid Report (SAR) from the Central Processing System in one of three ways. 1) By e-mail if you provided an e-mail address in your FAFSA application, with a link to an online SAR you can access by providing your SSN, date of birth, and first two letters of your last name. 2) Paper SAR, in four weeks if you don't have an e-mail address. 3) SAR acknowledgment, if you applied electronically and don't have an e-mail address. The SAR will show all of the information you reported on your FAFSA, and list your EFC. The Institutional Student Information Record (ISIR) with the same information you reported on your FAFSA is electronically transmitted to the ASCC Financial Aid Office within 72 hours upon completion of the process.

If your information was complete and you are eligible for financial assistance, there will be two parts to your Student Academic Report. Part I – Information Summary, and Part II – Information Review Form. Carefully

review all of the information on the SAR to be sure it is correct. Make any necessary corrections on Part II, sign the certification, and return Part II to the Central Processing System for re-processing.

If you did not provide all of the information necessary for determining your EFC, you will receive only a SAR Part II, identified as an Information Request Form. You must enter correct information for all of the items where bold face type is used in the column titled "You told us." Please contact the Financial Aid Office if you have any questions about reporting corrections. Do not forget to sign the certification on the back of the last page of Part II before you mail it to the CPS, or make the corrections on the website. If you are a dependent student, at least one of your parents also must sign.

If you have a two-part SAR and all of the information is correct, let your Financial Aid Office counselor know right away.

SHOULD I SUBMIT COPIES OF MY OR MY PARENTS' TAX RETURN OR MY PARENTS' TAX RETURN?

Do not mail copies of your tax returns to CPS. You should not submit these forms to the Financial Aid Office unless we ask for them. We may need to see your tax returns to resolve any discrepancies in our records or to verify any conflicted information.

A certain number of students are selected each year by the U. S. Department of Education so that their colleges may verify the information they reported on their FAs. Legal residents of American Samoa, Guam, and the Commonwealth of the Northern Mariana Islands are excluded from verification, as are citizens of the Republic of the Marshall Islands, the Federated States of Micronesia, and the Republic of Palau. To qualify for this exclusion, the parents of a dependent student must be legal residents/citizens of one of these territories. However, there are no exclusions or exemptions from the requirement that we resolve any discrepancies between your application information (as shown on your SAR) and other information ASCC may have in any of its records.

If your application was selected for verification, there will be an asterisk (*) next to the EFC on your SAR or ISIR. There also may be a letter "C" following the EFC number. If either of these items appears on your SAR or ISIR, the Financial Aid Office will tell you whether you need to provide any documentation to our office.

WHEN DO I START APPLYING FOR FINANCIAL AID?

You may file, sign, and date your FAFSA or Renewal FAFSA any time after January 1 preceding the award year for which you are applying. The FAFSA processor must receive the student's electronic FAFSA by June 30, 2009 for the 2008-2009 school year. There are additional deadlines for receiving corrections to FAFSA data which are published annually by the U.S. Department of Education (ED). In order to receive a Federal Pell Grant, the ASCC Financial Aid Office must receive your valid SAR or ISIR while you are still enrolled for the award year. For the 2008-2009 award year, ASCC must receive your correct and complete SAR or ISIR not later than the last day of final examinations for the semester you are enrolled in.

Funds for the FSEOG and FWS Programs are extremely limited. If you wish to be assured of consideration for these programs, you must complete the FAFSA in time to submit both parts of your SAR or ISIR a week before the start of the semester for which you want to be considered.

WHAT KINDS OF FINANCIAL AID WILL I RECEIVE?

If the Financial Aid Office needs additional information from you, you will be advised by telephone, postal mail, e-mail, or in person to submit the information to the Financial Aid Office. Your financial aid package will not be processed until all of the requested information is submitted to the Financial Aid Office. Once your file is complete, it is reviewed to determine your eligibility. If eligible, you will receive an award notification that will advise you of the types and amounts of financial aid you have been awarded. If you have been awarded funds from the Federal Pell Grant, or ACG, or FSEOG, or TEACH programs, your financial aid will be credited to your account to pay any outstanding charges for the semester. Any remaining credit balance will be paid to you by check in 14 working days. If you are employed part-time under the FWS program, you will be paid bi-weekly by check. In addition, the letter will tell you how and when the aid will be available to you. Your award notification may show awards from any or all of the following programs:

1. Federal Pell Grant

If you meet all of the eligibility criteria discussed above, including "Financial Need," and do not already have a baccalaureate or professional degree, you will be eligible for Federal Pell Grant funds for the award year if your EFC is not higher than the maximum amount established by the Federal government. You may receive Federal Pell Grant funds for enrollment in one or more credit units. The amount of your award will be based on your EFC, cost of attendance, and

enrollment status during each semester. Federal Pell Grants for the 2008-2009 award year range from \$455 (part time) to \$4731 (full time).

2. **Federal Supplemental Educational Opportunity Grant (FSEOG)**

FSEOG is a Grant program using Federal funds appropriated by the U.S. Congress and provided through the U. S. Department of Education. Awards vary depending on the amount of Federal funding available each year. Unlike the Federal Pell Grants in which ED guarantees participating schools enough money to pay eligible students, there is no guarantee every eligible student will be able to receive an FSEOG award, due to limited funds. The percentage of ASCC's total FSEOG funds authorization is made available for each semester (fall 50%, spring 49%, summer 1%) according to enrollment statistics. The requirements to receive an FSEOG are the same as those for Federal Pell Grants, above.

If you wish to be considered for FSEOG funds, you must be eligible for Federal Pell Grant assistance during the award year, and must meet ASCC's application priority dates as indicated below. FSEOG is awarded, to the extent possible, to eligible students who meet these requirements, with "first selection" given to students with the lowest (0000) EFCs who are enrolled full time. FSEOG is subsequently awarded to eligible students attending three-quarter and half-time, if funds are available. The students are ranked in ascending order by the "valid" ISIR date. The awarding of FSEOG funds will be continued until available funds for each semester are exhausted.

Awards range from:	\$100 - \$200 (full academic year)
Priority dates:	March 1 (for following fall term) July 1 (for following spring term) December 1 (for following summer term)

3. **Academic Competitiveness Grant (ACG)**

The Higher Education Reconciliation Act of 2005 (HERA) created this new ACG program. Unlike the Pell and FSEOG programs in which eligibility is for both U.S. Citizen and Non-Citizen nationals, the ACG funds are for a U.S. Citizens only. The Financial Aid Office (FAO) will determine if you are eligible for the program. Once your initial eligibility is determined, you will be required to submit a copy of your high school transcript to the FAO for further eligibility screening.

Academic Competitiveness Grants for the 2008-2009 award year are \$750.00 for the first year, and \$1,300 for the second year on the program.

4. **Federal Work Study (FWS)**

FWS is part-time employment for enrolled students, financed with Federal funds provided to ASCC through the U.S. Department of Education. Eligible students who demonstrate financial need and indicate that they will accept part-time work is considered for FWS employment. If you are employed under this program, you will receive bi-weekly paychecks for hours worked – an average of 15 hours per week at \$5.85 per hour. (American Samoa is exempt from the Federal minimum wage requirements under the Fair Labor Standards Act). The total you may earn depends on the amount of your award, which is determined by the Financial Aid Office, based on the amount of Federal funds available. You must meet all of the general eligibility criteria, including financial need, and apply by the priority application deadlines.

Awards range from:	\$45 - \$558 (full academic year)
Priority deadlines:	March 1 (for following fall term) July 1 (for following spring term, only)

5) **TEACH Grants (Federal Student Aid Handbook, Vol. 1, Ch 7, p. 1-81)**

“One provision of the College Cost Reduction and Access Act established, effective July 1, 2008, the Teacher Education Assistance for College and Higher education (TEACH) Grant Program, which provides \$4,000 annual grants to students who plan to become teachers. In exchange for the grant, candidates must agree to serve as full-time teachers at certain schools and within certain high-need fields for at least four academic years within eight years of completing the course of study for which a grant was received. If a grant recipient does not carry out that obligation, the TEACH grant funds he received convert to a Direct unsubsidized loan that must be repaid with interest.

Amounts of grant funds available

A full-time teacher candidate may receive up to \$4,000 each year. The total amount of TEACH grants that she may receive for undergraduate or post-baccalaureate study cannot exceed \$16,000. The total amount a graduate student may receive cannot exceed \$8,000. For

students who are enrolled less than full time, the amount of the annual grant must be reduced according to a schedule established by the Secretary. A TEACH grant in combination with other assistance the student receives cannot exceed the cost of attendance; if it does, her aid package must be reduced.

Qualifications for receiving a TEACH grant

To qualify for a TEACH Grant, an applicant must meet certain academic standards and must be completing (or planning to complete) the coursework necessary to begin a career in teaching. A student may qualify if he has a cumulative 3.25 grade point average on a 4.0 scale—if he is in the first year of college, the GPA for his total high school record is used—or if he scores above the 75th percentile on at least one of the batteries in an undergraduate, post-baccalaureate, or graduate school admissions test.

The above academic requirements do not apply to certain graduate students. This group comprises current teachers or retirees from another occupation with expertise in a field where there is a shortage of teachers (e.g., mathematics, science, special education, reading specialists, English language acquisition, or another high-need field), as well as students who are completing a high quality alternative certification, such as Teach for America.”

6) President's Merit Scholarship

Scholarships are available to all full-time students who meet the requirements for this merit-based financial assistance. See the Dean of Student Services for details. NOTE: The monetary value of any scholarship will be included in determining the student's financial need for other financial aid. The maximum amount of any ASCC controlled resource is \$969 for the 2008-09 award year.

7) Veterans Benefits and Tuition Assistance

Students who qualify for Veteran's Benefits for college should contact the Office of Veteran's Affairs, at the Executive Office Building (EOB) or the representative of Veterans' Affairs (VA) at the ASCC Student Services Office. NOTE: All VA educational benefits you expect to receive during the award year must be reported on the FA.

HOW WILL I RECEIVE MY FINANCIAL AID AND WHEN?

Federal Pell Grant, ACG, FSEOG, and TEACH awards are disbursed to you in two payments each award year: One in the fall semester and one in the

spring semester. The Federal Pell Grant, ACG, FSEOG, and TEACH funds, and any other student aid except FWS will be credited to your ASCC student account to cover any unpaid tuition and fees. Any funds in excess of tuition, fees, and other allowable institutional charges will be paid to you by check in 14 days.

If you want to charge your books and school supplies against your Pell, ACG, and FSEOG, and TEACH awards, you must submit the current copies of your current ASCC Registration Course Worksheet Form to the Book Store Manager to verify the courses you are enrolled in for the semester. You will be given a Book Store Charge Request to list the books and supplies to be charged against your financial aid award. You will be allowed to charge books and supplies only on dates scheduled for doing so by the Book Store Manager.

You may request in writing that the ASCC Business Office use any remaining balance of financial aid funds (other than FWS) to pay additional institutional charges, including old debts, for a total of not more than \$200. Doing so will help you to budget your funds to last through the school year. Your request is voluntary. You may change your mind at any time and ask the Business Office to issue a check for any credit balance that remains on your account.

Federal Work Study funds are paid to you by check bi-weekly, to cover hours worked during the previous pay period. The Cashier at the ASCC Business Office will disburse all financial aid checks. You must pick up your check in person and provide photographic proof of identity to receive your check. A second party (parent, sister, brother, in-law, cousin, friend, etc.) will not be allowed to pick up your financial aid or federal work study check, unless he/she provides a written authorization signed by you.

American Samoa Community College Federal Student Aid process/policy for “Advanced Funding Status”

1. One disbursement per semester
FREEZE PERIOD for Pell award calculation for the semester is the following week after the “Administrative Drop Period” and “Drop Period”
First disbursement for the semester will be the week after the “Administrative Drop Period” and “Drop Period.”
The student must turn in the “Attendance Verification Form” to the Financial Aid Office before she/he can be packaged for the award.
However, the Attendance Verification Form is NOT REQUIRED for packaging if the semester grades are posted.
Packaging and disbursements continue throughout the semester.

Electronic records are maintained for auditing purposes. Other relevant documents (hard copies) are maintained in the student's file for auditing purpose.

2. The packaging process
Starts with valid ISIRs dating January 1, 2, 3, etc.
No award recalculation after the "Administrative Drop Period" and "Drop Period."
- 3 Disbursement process
First disbursement will be the following week after the "Administrative Drop Period" and "Drop Period"
The award must be credited to the student's account no later than 3 business days after receiving funds from the ED or earlier, and then pay the credit balance to the student not later than 14 days after the date the balance occurred on the student's account.
Pell award is to pay for allowable current semester charges, which must be posted to the student ledger prior to crediting the student's account with the award.
4. Holding credit balances
ASCC is only permitted to hold credit balances on the student's account if it is authorized voluntarily (in writing) by the student.
Business Office will use all reasonable means to locate the student that is due a credit balance check. If ASCC still cannot find the student, the credit balance must be returned to the program.
ASCC will not hold a check beyond the expiration date of each check.
If the student is not located after a reasonable effort and time, the check would be voided and return the funds to the appropriate program.
5. Escheating prohibited – unclaimed funds
If a check containing funds is not cashed by the expiration date, the funds must be restored to the applicable program(s).
These funds must never be given to the local government or reverted to ASCC.
6. Checking eligibility at the time of disbursement
The FAO must issue a clearance to the student prior to receiving the financial aid check from the Business Office.

SATISFACTORY ACADEMIC PROGRESS POLICY

The following policy has been developed in accordance with Federal regulations and ASCC policies governing the administration of Federal Student Aid programs. As a condition for receiving student financial assistance at

ASCC, a student must demonstrate and maintain satisfactory academic progress toward the achievement of an associate degree or certificate in an eligible educational program. Only classified students enrolled in courses applicable to their educational programs are eligible for financial assistance.

CUMULATIVE POSTSECONDARY HISTORY

Your total postsecondary history at ASCC is taken into account in determining whether you are maintaining satisfactory academic progress. This includes semesters when you did not apply for or receive student financial assistance at ASCC.

If you transfer to ASCC from another college or change your major, you must have your academic transcript evaluated by the Admissions Office. The maximum time frame allowed for the completion of your program of study will be adjusted to take into account the total number of prior credits applicable to your current program of study.

MAXIMUM TIME FRAME

Satisfactory academic progress is measured according to credits attempted. To maintain satisfactory academic progress, you must complete the requirements for your degree or certificate by the time you have attempted 150% of the published program length measured in credit hours. If the published length of your program is 60 credits, you will be considered not to be maintaining satisfactory progress, and will lose your eligibility for Federal student aid, after you have attempted 90 credits in that program. Up to 30 remedial credits attempted is paid by financial aid. You will not receive financial aid for any remedial coursework beyond 30 credits.

QUALITATIVE AND QUANTITATIVE MEASURES

Satisfactory academic progress is measured both incrementally (each semester) and cumulatively (throughout your entire academic career at ASCC). To demonstrate satisfactory academic progress, you must achieve a grade point average (GPA) of at least 2.0 each semester, and you must maintain at least a 2.0 cumulative GPA for your entire academic career at ASCC.

In addition, you must successfully complete at least 2/3 (66.667%) of the semester hours attempted each semester, as well as successfully completing at least 2/3 (66.667%) of all the cumulative semester hours attempted during your entire academic career at ASCC. “Successful completion” requires a grade of at least D- in any course.

EFFECTS OF REMEDIAL COURSEWORK ON SATISFACTORY ACADEMIC PROGRESS

No letter grade is assigned to the “Pass” or “Fail” credit given for completion of a remedial course, and these credits cannot be measured qualitatively by the traditional grade point average (GPA) used as one measurement of a student’s satisfactory academic progress.

A student who is taking all remedial courses during a semester will be considered to be making satisfactory academic progress for the semester if s/he successfully completes at least 66.667% of the remedial credits attempted during the semester.

A student who is taking a combination of remedial and non-remedial courses during a semester will be considered to be making satisfactory academic progress for the semester if s/he meets both of the following requirements:

Successful completion of at least 66.667% of all credits attempted during the semester, AND

A GPA of at least 2.0 calculated for the non-remedial credits attempted during the semester.

In addition to meeting these requirements for each semester, the student must maintain a cumulative successful completion rate of at least 66.667% of all credits attempted (both remedial and non-remedial), and must maintain a cumulative GPA of at least 2.0 for all non-remedial credits attempted.

ADDITIONAL ELEMENTS

Generally, all credit hours attempted by the student (credit hours for which the student has registered) are counted in determining satisfactory academic progress. However, in the event that it becomes necessary for the student to withdraw completely from school after a semester has begun, the student may request in writing that the Financial Aid Office not include the hours for that semester as “hours attempted” in evaluating the student’s satisfactory academic progress.

The following chart contains examples of such exceptional circumstances and of the documentation required in support of the student’s written request that the hours for such a semester not be counted as “hours attempted” in satisfactory academic progress determinations.

Reason	Examples of Documentation
1. Serious illness or injury of the student or a close family member (child, spouse, parent, grand parent) local or off-island.	Medical report from the doctor
2. Pregnancy complication	Medical report from the doctor
3. Moving off-island	Letter from the parent or family chief
4. Family emergency (local/off-island)	Red Cross verification & airline ticket
5. Death in the family (local/off-island)	Death certificate
6. Family problems	Letter from a government agency or private company
7. Employment of the student (full-time or part-time)	Letter from employer
8. Academic difficulties/Lack of serious commitment to get an education	Letter from the instructor and the advisor/Written statement from the student and completed counseling and recommendation from the Academic Advisor
9. Military commitment	Letter from commanding officer or copy of military orders
10. Personal problems (alcohol or drugs)	Letter from social services or doctor
11. Homesick	Return ticket home or letter from airline

The “T” grade is used to identify all credit hours transferred from other colleges. An “E” grade identifies credit given when a student successfully challenges any course. The credit hours earned for a “T” grade or an “E” grade are not counted in determining your enrollment status for purposes of the Federal Pell Grant Program. A grade of “I” (Incomplete) is given when a student fails to complete all required course work by the end of the semester; the credits are not considered earned until a final letter grade is posted to the student’s academic record.

An “X” (no show) will appear on your record if you registered for a course but never attend the course. “X” is not counted in determining your GPA or your enrollment status for the Pell Grant Program.

ASCC will include in determining your enrollment status (and pay financial aid for) courses being repeated for credit if you received a grade lower than a “C” when you previously attempted the course. Each attempt will be counted towards your cumulative hours attempted.

The financial aid award cycle for ASCC is fall, spring, and summer.

Financial Aid Probation

If you do not meet the financial aid satisfactory academic progress policy on qualitative or quantitative measures as stated above, you will be placed on financial aid probation. You may continue to receive financial assistance for two consecutive semesters while on financial aid probation.

Financial Aid Suspension

If you fail to meet both the qualitative and quantitative measures described in the previous paragraph by the end of your second consecutive semester of financial aid probation, you will be placed on financial aid suspension, and you will not be eligible to receive Federal student aid. To re-establish eligibility for student aid, you must meet both the quantitative and qualitative measures of satisfactory academic progress.

Financial Aid Reinstatement

To regain satisfactory academic progress and be removed from financial aid probation, or to regain eligibility for financial aid after a financial aid suspension, you must earn at least a 2.0 GPA during your probationary semester or a period of suspension, and raise your cumulative GPA to at least 2.0 (qualitative measures). In addition, you must successfully complete at least 2/3 (66.667%) of the credits attempted during the probationary semester(s) or period of suspension, and raise your cumulative successful completion rate to at least 2/3 (66.667%).

Appeals

If you feel there have been extenuating circumstances which affected your satisfactory academic progress, you may appeal in writing to the Financial Aid Manager within 10 working days after you receive notification that you have been suspended from eligibility for financial aid. Examples of extenuating circumstances include (but are not limited to) student illness or injury, or the death of a family member.

You may appeal the Financial Aid Manager's decision by writing to the Dean of Student Services, who will appoint an ad-hoc committee to hear the appeal and make recommendations to the Financial Aid Manager. The Financial Aid Manager may accept or reject the committee's recommendations, but will issue a written decision after consideration of those recommendations. Such a decision of the Financial Aid Manager is final.

ASCC ATTENDANCE POLICY

Students are expected to be present and prompt for every class. Tardiness may constitute an absence. The amount of excused tardiness in minutes is at the discretion of each instructor. The students are responsible for asking each instructor for his/her interpretation of tardiness.

Students are expected to attend all classes and laboratories for which they have registered each semester in order to remain enrolled in the classes and to receive final grades. The number of class absences permitted is at the discretion of the instructor, but in no case shall a student be permitted to miss the cumulative equivalent of two weeks of course meetings. A student who misses the equivalent of two weeks of classes will be issued a failing grade. A student who enrolls in a class and misses the first week of instruction may be given an "X" grade. Students on a class waiting list will be given the opportunity to replace the "no show" student.

The Veterans Administration requires that institutions of higher education keep accurate records of attendance for all enrolled veterans. Since veterans are paid based on their attendance in classes, accurate reporting of attendance is required of all instructors to eliminate the possibility of the College being held liable for any overpayment made to the students.

Students are responsible for all work and assignments missed due to absence from class. Specific policies for make-up work are left to the discretion of each instructor. Students are advised to ask instructors at the beginning of the semester about the attendance, tardiness, and make-up work policies for each class.

REFUND POLICY

Refunds of Institutional Charges.

If you withdraw, drop out, or are expelled from ASCC on or after your first day of class, or if you fail to return from a leave of absence which was approved by ASCC, you may be entitled to a refund of tuition paid, according to the chart shown below. Registration fees are non-refundable.

Date of Withdrawal	Portion of Charges Refunded
Week 1 of instruction	100%
Week 2 of instruction	50%
Week 3 of instruction	25%
Week 4 of instruction or later in semester	0%

If any portion of your Federal Pell Grant, ACG, FSEOG, or TEACH award was credited to your ASCC account to pay for institutional charges (as opposed to being disbursed to you by check for non-institutional charges), the refund will be used to repay these programs as required by Federal law and regulations, before any funds are repaid to you.

REPAYMENT OF CASH DISBURSEMENTS

If any portion of your Federal Pell Grant, ACG, FSEOG, or TEACH was paid to you by check, to pay for such non-institutional charges as room and board, transportation, and miscellaneous expenses, you may be required to return some of that money to the ASCC Business Office so that it may be repaid to the programs. The ASCC Business Office will determine the amount that you must repay in accordance with Federal statute and notify you in writing of the amount due. You will not be asked to repay Federal Work-Study wages which you have earned through employment.

Exhibit "A" explains how ASCC determines your withdrawal date and the amount of Pell and/or FSEOG funds which must be returned to the Federal student aid programs in the event of your complete withdrawal from school.

STUDENT RIGHTS AND RESPONSIBILITIES

As a student at ASCC, you have the right to:

Know what financial aid programs are available.

Know the deadlines for submitting applications for each of the available programs.

Know the eligibility requirements for the available programs, including the requirements for maintaining satisfactory academic progress.

Be informed about ASCC's financial aid policies and procedures.

Know how your financial need was determined and what resources were considered in the calculation of your need ("resources" include your income and assets, your parental contribution, and your other financial aid).

Know how much of your financial need has been met by your student financial aid.

Know what portion of your financial aid must be refunded or repaid to the Federal student aid programs if you withdraw, drop out, or are expelled.

Request an explanation of the various programs in the financial aid handbook.

AS A STUDENT AT ASCC, YOU HAVE THE RESPONSIBILITY TO:

Provide correct information on the FA and to the Financial Aid Office.
Misrepresentation on the FA is a violation of Federal law, and may be a criminal offense.

Submit both parts of your Student Aid Report (SAR) to the Financial Aid Office as soon as you receive it for the purpose of determining your eligibility for financial aid.

Submit to the Financial Aid Office any other documents requested.

Report to the Financial Aid Office any change in the information used to determine your eligibility, including changes in name and address, family size, or financial resources.

Read and understand all forms that you are asked to sign, and keep copies of them.

Accept the responsibility for all agreements that you sign.

Satisfactorily perform the work that is agreed upon if you accept a Federal Work-Study award.

Understand the requirements for maintaining eligibility for financial aid.

Maintain satisfactory academic progress toward the completion of your program of study, in accordance with ASCC's policy.

Understand the refund and repayment procedures and requirements.

Notify the Financial Aid Office immediately if you withdraw from a course or withdraw from school.

OTHER INFORMATION

Student Right-to-Know/Campus Crime Reporting & Disclosure

Disclosure of Institutional (General Student Body)
Graduation/Completion and Transfer-out Rates

The American Samoa Community College is pleased to provide the following information regarding our institution's graduation/completion and transfer-out

rates. The information is provided in compliance with the Higher Education Act of 1965, as amended. The rates reflect the graduation, completion and transfer-out status of students who enrolled during the 2002-2003 school year and for whom 150% of the normal time-to-completion has elapsed.

During the fall semester of 2002, 255 first-time, full-time, certificate or degree-seeking Undergraduate students entered the American Samoa Community College. After 3 years (i.e., as of August 31, 2005), 29% of these students had graduated from our institution or completed their program and 0% had transferred to other higher education institutions.

Questions related to this report should be directed to Mrs. Tuitasi, Registrar at 699-9155, ext. 317.

While reviewing this information, please bear in mind:

Graduation and transfer-out rates are based on 3 years of attendance that equates to 150% of our longest program.

Graduation and transfer-out rates do not include students who left the school to serve in the armed forces, on official church missions, or in the foreign service of the federal government. Students who died or were totally and permanently disabled are also excluded.

Campus Crime Statistics

The following statistics concern criminal offenses reported to have occurred on the American Samoa Community College campus during the recent years. The statistics are based on the academic year, which includes Fall, Spring, and Summer semesters.

Fall – Spring – Summer 2004		Fall – Spring – Summer 2005		Spring 2006	
Aggravated Assault	5	Aggravated Assault	5	Aggravated Assault	3
Burglary	3	Burglary	5	Burglary	3
Robbery	0	Robbery	1	Robbery	0
Theft	0	Theft	1	Theft	0
Liquor Violation	6	Liquor Violation	6	Liquor Violation	9
Drug Violation	3	Drug Violation	1	Drug Violation	2
Vandalism	2	Vandalism	2	Vandalism	1
Weapon Possession	1	Weapon Possession	2	Weapon Possession	0

Questions related to this report should be directed to the Campus Security Office, ext. 305.

The Financial Aid Office is open from 8:00 a.m. to 4:00 p.m. Monday – Friday. Counselors are available by appointment from 8:00 a.m. to 4:00 p.m. weekdays. Our telephone number is 684-699-9155, exts 312, 313, 314, 324, 395, 443. The fax number is 684-699-2072. Email address is: faid@amsamoa.edu.

EXHIBIT A

WITHDRAWAL DATE AND PROCEDURE

Student Withdrawal and the Return of Pell, ACG, and FSEOG Funds

The American Samoa Community College Financial Aid Office (ASCCFAO) requests Title IV funds for qualified recipients under the assumption that the student will attend the entire period of enrollment for which the assistance is awarded. However, if the student withdraws from school before the completion of the enrollment period, the student may no longer be eligible for the full award s/he originally was scheduled to receive. This section contains policies and procedures for determining the student's withdrawal date and the amount of Federal Pell Grant funds, Academic Competitiveness Grant (ACG) funds, and Federal Supplemental Educational Opportunity Grant (FSEOG) funds a student has earned upon withdrawal from school.

Withdrawal Date

The use of the term “withdrawal date” in this policy is only for the purpose of calculating the amount of Pell, ACG, and FSEOG aid earned by the student. In order to determine the student’s withdrawal date from school, the student must complete an “Official Withdrawal from ASCC” form. The student (or, in case of emergency, a person designated by the student) initiates the process by acquiring the form from the Admission Office and processes it through the offices listed on the form. The withdrawal process is completed when the student pays for the transaction at the Business Office. The Admission Office then will enter the student’s withdrawal information in the student’s computerized record.

In the event the student fails to initiate the withdrawal form as indicated above, the withdrawal date used to compute Pell, ACG, and FSEOG aid earned by the students is established in accordance with the following chart.

Category	Withdrawal Date
Official withdrawal from school	The earlier of: Date student begins the official withdrawal process. Date student otherwise provides official notification to the school of intent to withdraw.
Unofficial withdrawal from school	Documented last date of attendance at an academically-related event (ASCC must document that the activity is academically related and that the student attended the activity).
Unofficial withdrawal from school (student fails to begin withdrawal process due to illness, accident, grievous personal loss, or other circumstances beyond the student's control)	Case-by-case determination based on consideration of circumstances (e.g., date of accident or personal loss).
Failure to return from an approved leave of absence	Beginning date of approved leave of absence.
Expulsion	Effective date of expulsion.

Refund Policy

Once a withdrawal date has been determined, the Financial Aid Office computes the amount earned by the student using the formula stated in section 3. Any Pell, ACG and/or FSEOG already disbursed that exceeds the amount earned by the student must be returned to the U. S. Department of Education (ED). The Financial Aid Office notifies the student in writing to return the excess funds to the ASCC Business Office for final disposition to ED. In addition, a copy of the notification letter is sent to Business Office Accounts Receivable (BOAC) to debit the student's account for the amount owed to the Pell, ACG, and/or FSEOG program(s).

In contrast, if the amount already disbursed to the student is less than the amount earned, the student is eligible to receive a post-withdrawal disbursement.

Financial Aid Earned – Calculation

The steps to determine the amount of financial aid earned when a student withdraws from school are as follows:

Step 1) Establish the “withdrawal date” in accordance with the chart in section 1(withdrawal date).

Example: September 29 for Fall Semester 2008

Step 2) Establish the “payment period start date” (the first date of instructions for the semester as published in the ASCC Catalog).

Example: August 18 for Fall Semester 2008

Step 3) Establish the “payment period end date” (the final date of the semester as published in the ASCC Catalog).

Example: December 4 for Fall Semester 2008

Step 4) Determine the number of calendar days the student completed in the semester.

Example: From August 18 (semester start date) to September 29 (withdrawal date) equals 43 calendar days.

Step 5) Determine the “percentage of payment period completed” by the student as follows:

Enter total calendar days completed from Step 4.

Determine number of calendar days in the semester. In the example, from August 18, 2008 (start of semester) to December 4, 2008 (end of semester) is 109 calendar days.

Divide the number of calendar days completed in Step 5(1), above, by the number of calendar days in the semester, in Step 5(2), above, to determine the percentage of the payment period completed by the student before withdrawing from school. In the example the student has completed 39.5% of the semester. (43 days completed divided by 109 days in the semester = 39.449%; rounded up to 39.5%; the percentage must be calculated to 3 decimal places, with the third decimal place rounded if the fourth decimal place is 5 or above).

Note: If the resulting amount is less than or equal to 60%, use the calculated percentage in Step 6, below. If the amount is greater than 60% (with or without rounding) the student has earned the full amount of Pell, ACG, FSEOG, and/or TEACH funds awarded, and Steps 6 and 7 are not necessary.

Step 6) Determine the total Pell Grant, ACG, and FSEOG aid the student has earned during the semester. For the 2008-09 award year, a full-time student with an Expected Family Contribution of zero, taking at least 12 credits is awarded \$2,365.50 Pell plus \$375 ACG plus \$100 FSEOG for a total of \$2,840.50 each semester. If Pell, ACG, and/or FSEOG aid has been disbursed in advance to the student, the amount disbursed is added to the amount remaining to be disbursed to determine the total award for the semester. For example, if \$100 of FSEOG was disbursed to the student at the beginning of the

semester, it must be added to the undisbursed Pell Grant amount of \$2,365.50 plus ACG amount of \$375 to obtain the total award of \$2,840.50 for the student for the semester.

Step 7) Multiply the total award (from Step 6, above) by the percentage from Step 5 (3), above. The result is the “award amount” earned by the student from the beginning of the semester up to the date of withdrawal from school. The remainder of the award for the period not attended by the student must be returned to ED. In this example,

	\$2,840.50	semester awards
X	39.5%	percentage earned
=	\$1,121.997	(rounded to \$1,122.00) amount earned
	\$2,840.50	semester awards
-	1,122.00	amount earned
	\$1,718.50	amount to be returned to ED

Note: The order of attribution of repayments and refunds are first to FSEOG, second to ACG, and third to Pell.