American Samoa Community College
Division of Student Services

FINANCIAL AID HANDBOOK 2024-2025

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INTRODUCTION

The American Samoa Community College (ASCC) Financial Aid Office (FAO) is committed to providing quality services. We understand that navigating financial aid can be complex, and we aim to ensure that you receive the information, support, and resources necessary to ease the financial burden of a college education.

We participate in the Federal Student Aid (FSA) Program, which offers grants, and federal work-study opportunities to eligible students. By adhering to federal regulations and maintaining quality service, we strive to ensure that your experience with financial aid is smooth, transparent, and supportive of your educational journey.

FAO MISSION STATEMENT

The mission of the Financial Aid Office is to ensure students have access to and are successful in higher education by assisting them and their families to apply, obtain, and make the best use of all financial resources they are eligible to receive.

Through outreach initiatives, we support incoming students in making a successful transition to the American Samoa Community College. Furthermore, we contribute to the institution's transfer and retention efforts by providing financial literacy workshops and guidance to our continuing students to help make their academic endeavors attainable and to help make better life and financial decisions beyond ASCC.

While complying with Federal, State, and Institutional regulations and guidelines, the financial aid office ensures equity and consistency in the delivery of funds to students.

Purpose of this Handbook: The purpose of this Financial Aid Handbook is to provide students, families, and staff with clear, comprehensive guidance on the financial aid process. It serves as an essential resource for understanding how to apply for, receive, and maintain financial assistance for education.

Federal and ASCC policies relating to the receipt of financial aid require a lot of paperwork from you. If you have any questions after reading this handbook, the financial aid staff is available to help you. The financial aid office is located on the 2nd floor of the ASCC Cafeteria and Remote Learning Building, next to the Multi-Purpose Center (MPC).

Purpose of Financial Aid: The primary responsibility for covering educational expenses rests with the student and their family. However, if a student demonstrates financial need and meets the eligibility requirements for Federal Student Aid, the federal government can provide assistance to help cover college costs.

Definition of Financial Aid: Financial aid is funding provided to students to help cover the cost of their education, including tuition, fees, room and board, books, and other related expenses. It can come from various sources such as federal and state governments, educational institutions, private organizations, and banks. Financial aid is typically awarded based on financial need or other criteria.

Types of Financial Aid: There are several types of financial aid available at ASCC:
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)

- Scholarships
- Aid for Military Families
- Loans (ASCC does not participate in federal student loan programs at this time).

ELIGIBILITY REQUIREMENTS:
To be eligible for Federal Student Aid, these are the basic eligibility criteria that you must meet -
- have earned a high school diploma or its equivalent
- demonstrate financial need
- be a U.S. citizen, National, or eligible non-citizen
- have a valid social security number
- be enrolled, as a regular student, in an eligible degree or certificate program
- maintain satisfactory academic progress
- give consent and approval to have your federal tax information automatically transferred into your FAFSA form (if applicable) and
- sign the certification statement on the FAFSA form confirming that you are not in default on any federal student loan, do not owe a refund on a federal student grant, and will use FSA solely for educational purposes.

APPLICATION PROCESS: Students are encouraged to complete the FAFSA online. By following these steps, you can successfully complete your FAFSA application.

1. **Gather Needed Documents**: Before starting the FAFSA, collect necessary information;
   - Your parent's Social Security number if they have an SSN and you're a dependent student.
   - Tax returns, W-2 forms, and other income records for yourself and your parents (if applicable).
   - Records of any untaxed income, such as child support or veteran benefits.
   - Information on savings, investments, and business assets.
2. **Create an FSA ID**: Visit the Federal Student Aid website at www.fsaid.gov to create your FSA ID. This will serve as your username and password for accessing the FAFSA and other Federal Student Aid services. If you are a dependent student, your parent will need to sign the FAFSA.
3. **Access the FAFSA Form**: Log in at fafsa.gov. Choose the appropriate form you are applying for by selecting **"Start New Form"** or **"Access Existing Form".** Make sure to complete the form for the correct year. For example, if you are a new student and plan to enroll in Fall 2024, Spring 2025, and/or Summer 2025 semester(s), you would need to complete the 2024-25 FAFSA.
   - Fill Out Your Information:
     – Provide personal information, including your name, date of birth, and contact details.
     – Enter **ASCC's School Code 010010**. You may list up to 20 colleges you are interested in attending.
   - Report Financial Information:
     – Input you and your parents' (if applicable) financial details, including income and assets. For IRS tax filers, you can automatically transfer your tax information into the FAFSA form.
   - Sign and Submit:
     – Review your FAFSA for accuracy. Once confirmed, sign the application using your FSA ID.
     – Submit the FAFSA by clicking the "Submit" button. You will receive a confirmation page, save or print it for your records.
4. **Follow-Up**: Once you submit the FAFSA form, you will receive a FAFSA Submission Summary of your FAFSA information. Review it for accuracy and make any necessary corrections. The processing of your FAFSA may take 3-5 business days. The financial aid office may contact you

for additional information. Be advised that discrepancies must be resolved before any student aid is awarded.

Frequently Asked Questions (FAQs)

Got questions? We've got answers! Visit the Frequently Asked Questions (FAQs) section for quick help. This listing of FAQs is updated periodically and includes the date of the update. New and/or updated questions and answers will be marked NEW or UPDATED.

The best way to complete the FAFSA is early, online, and without any mistakes. Mistakes can delay your application and limit the amount of aid you are eligible to receive. To avoid errors, carefully read all of the questions on the FAFSA. Check out some of the most Common FAFSA Errors.

Required Documents: Your student file must be fully complete before funds can be requested.
Documents required to submit to the financial aid office are as follows;

- Birth Certificate or U.S. Passport
- Valid Social Security card
- Proof of completion of secondary education (high school diploma or official transcript; GED certificate; School Certificate (from a non-U.S. system etc.)
- Valid Am. Samoa Government-issued identification card: Driver's License, Vital Statistics, or Voter's ID
- If you are selected in a process called "Verification", complete and submit the verification worksheets and corresponding documentation
- Attendance form (if applicable) and
- If you are transferring from a college or university off-island, you must have an official transcript sent to the ASCC Records Office for review

Other Documents Required for Eligibility Verification: the financial aid office may need additional information from you. You will be advised by telephone or email. Your financial aid package will not be processed until all required and requested documentation has been properly completed and submitted. The financial aid office is unable to request funds without a completed and accurate FAFSA, along with all other required eligibility documentation. Once your file is complete, it is reviewed by your financial aid counselor to determine your eligibility.

Verification Policy: The verification process is mandated by the U.S. Department of Education to ensure the accuracy of information reported on the Free Application for Federal Student Aid (FAFSA). The Department of Education's regulations require ASCC to verify certain information on the FAFSA for a subset of applicants. This process is essential in maintaining the integrity of the Federal Student Aid programs and ensuring that financial aid is awarded equitably.

Selection for Verification: The Department of Education randomly selects applications for verification or based on certain criteria, such as conflicting information or potential errors. ASCC may select additional applicants for verification, if there is a discrepancy in the information provided or if further documentation is needed to clarify a student's financial situation. Students selected for verification will be notified by the financial aid office via email or through self-service. The notification will include a list of required documents for submission.

Required Documentation: Students selected for verification (federal and institutional) must provide documentation to confirm the accuracy of the data reported on their FAFSA. This may include:

- IRS Tax Return Transcripts or signed copies of federal tax returns.
- W-2 forms.

- Verification worksheets provided by the financial aid office.
- Proof of non-filing for students and parents who did not file a tax return.
- Other documents as requested to verify household size, number in college, or other FAFSA data elements.

Deadlines and Processing Time: Students must submit **ALL** required verification documents by the deadline - *5 days before the last day of instruction.* Failure to meet this deadline may result in a delay or loss of eligibility for federal aid. Once all documentation is received, the verification process typically takes two to four weeks. Students are encouraged to submit documents as early as possible to avoid delays in their financial aid awards.

Corrections and Updates: If there are differences between the student's FAFSA and verification documentation(s), corrections will need to be made to the FAFSA, and the student's information will be reprocessed. Changes resulting from verification can affect a student's financial aid award. In cases where conflicting information is identified, the financial aid office will work with the student to resolve discrepancies. The verification process will not be considered complete until all conflicting information is resolved.

Consequences of Non-Compliance: If a student does not submit the requested verification documents by the specified deadline, their financial aid award may be delayed or canceled. The student may also be required to repay any disbursed aid. ASCC reserves the right to withhold disbursement of financial aid until the verification process is complete as ASCC is committed to complying with all federal regulations governing the verification process.

Professional Judgment and Special Circumstances: The financial aid office may use professional judgment to make adjustments to a student's FAFSA information in cases of special circumstances (e.g., loss of income, high medical expenses). Any adjustments will be documented, and additional verification may be required to substantiate the special circumstances.

Important Deadlines: Complying with financial aid deadlines is crucial because missing them can have a significant financial and academic consequence. Here are some general deadlines;

- Free Application for Federal Student Aid (FAFSA)
  - Federal Deadline: The FAFSA opens on **October 1st** each year, and the federal deadline is **June 30th** of the following year. However, applying earlier is better, as some aid is distributed on a first-come, first-served basis.
  - Institutional Deadline: **Last day of Instruction**
- Required Documents: **Last Day of Instruction**
- Verification, Appeals, etc.: **5 Days before the Last Day of Instruction**

FINANCIAL AID OFFER

The ASCC financial office "Offers" your Federal Student Aid award during the registration process. The amount of the offer is dependent on your FAFSA information and continued academic progress. The offer is subject to change if you make changes to your enrollment. These changes include courses added, dropped, and/or withdrawn. It is the student's responsibility to notify the financial aid office of any changes to their enrollment status.

Student Aid Index (SAI) **(formerly known as the Expected Family Contribution or EFC):** is a critical number used by the financial aid office to determine your eligibility for financial aid. The SAI is a calculated figure that represents your family's financial strength and helps the financial aid office determine how much financial aid you may be eligible for. The SAI can be as low as -1500 allowing for more accurate aid determinations for families with significant financial needs.

How is the SAI Calculated?
The FAFSA Processing System (FPS) takes the data you provided on the FAFSA and calculates your SAI. The SAI is based on the financial information you provide when completing the FAFSA. This includes factors like:
- **Income**: Reported earnings, untaxed income, and other financial resources.
- **Assets:** Savings, investments, and business or farm assets (if applicable).
- **Household Size**: The number of people in your household, including dependents.
- **Number of Family Members in College**: The number of household members currently attending college, can affect how much your family is expected to contribute.

How the SAI is Used: The financial aid office uses the SAI to calculate your financial need. Financial need is determined by subtracting the SAI from the Cost of Attendance. Once your financial need is determined, the financial aid office will use this information to award aid.

Financial Need = Cost of Attendance (COA) - Student Aid Index (SAI)

Impact on Financial Aid: A lower SAI generally indicates a greater financial need, which may result in higher amounts of grants, scholarships, and work-study opportunities. Be sure that the financial information you provide on the FAFSA is accurate, as it directly impacts your SAI and financial aid eligibility.

Cost of Attendance (COA): is an **estimate** of the total expenses you may experience while attending college. It represents the maximum amount of financial aid a student can receive, including grants, work-study, and scholarships. The COA varies depending on several factors, such as whether the student is attending full-time or part-time, or in-state or out-of-state, etc.

COA includes:
- **Tuition and Fees:** Charges for enrollment and other institution fees
- **Room and Board:** The cost of housing and meals, whether the student lives on-campus, off-campus, or at home with family.
- **Books and Supplies**: The estimated costs of textbooks, lab materials, and other necessary course supplies.
- **Transportation:** Expenses for commuting to and from school, whether by public transportation or personal vehicle.
- **Personal and Miscellaneous Expenses:** Estimated costs for personal needs such as laundry, clothing, and other day-to-day expenses.

The COA is a crucial factor in determining your financial aid eligibility. The financial aid office uses the COA to calculate a student's financial need, which is the difference between the COA and the SAI. Understanding your COA helps you better plan for your total expenses and seek out enough financial aid to cover your education costs.

Cost of Attendance figures for AA / AS Degree students 2024-2025

	Full-time, ¾ time or ½ time enrollment	Less than half-time enrollment
Tuition and Fees	5,500.00	2,050.00
Room and Board	4,852.00	
Books and Supplies	4,204.00	1,838.00
Transportation	640.00	640.00
Miscellaneous	1,000.00	
Total Cost of Attendance	**16,196.00**	**4,528.00**

Cost of Attendance figures for Regular BA students

	Full-time, ¾ time or ½ time enrollment	Less than half-time enrollment
Tuition and Fees	7,630.00	2,760.00
Room and Board	4,852.00	
Books and Supplies	4,204.00	1,838.00
Transportation	640.00	640.00
Miscellaneous	1,000.00	
Total Cost of Attendance	**18,326.00**	**5,238.00**

Cost of Attendance figures for DOE In-Service Teachers

	Full-time, ¾ time, or ½ time enrollment
Room and Board	4,852.00
Books and Supplies	4,204.00
Transportation	640.00
Miscellaneous	1,000.00
Total Cost of Attendance	**10,696.00**

Adjustments to COA: Changes in enrollment status, such as adding, dropping, or withdrawing from courses, can affect your COA and your financial aid package. It is important to promptly notify the financial aid office of any changes to avoid overpayment or underpayment of aid.

FEDERAL GRANTS

Federal Pell Grant: is a need-based grant provided by the U.S. Department of Education and

administered by the ASCC financial aid office to help eligible undergraduate students finance their education. Unlike loans, Pell Grants do not need to be repaid, making them one of the most sought-after forms of financial aid. The Federal Pell Grant is a valuable resource for students with financial need, providing crucial support to help cover the cost of education. Students are encouraged to complete the FAFSA annually and work closely with the financial aid office to ensure their Pell Grant eligibility is maximized based on their enrollment.

Eligibility for the Federal Pell Grant
- **Undergraduate Status:** Pell Grants are generally awarded only to undergraduate students who have not earned a bachelor's, graduate, or professional degree.
- **Financial Need:** Eligibility is primarily determined by the student's financial need, which is calculated from the information submitted on the FAFSA.
- **Enrollment Status:** Pell Grant amounts vary depending on a student's enrollment intensity, which refers to the number of credit hours the student is enrolled in:
- **Duration of Eligibility**: Students can receive Pell Grant for up to 12 full-time semesters, which is known as their Lifetime Eligibility Used (LEU). This limit ensures that Pell funds are available

for students over multiple years but cannot exceed 6 years of full-time enrollment. Since the amount of scheduled Pell Grant, a student can receive each award year is equal to 100%, the six-year equivalent is 600%.

Understanding Pell Grant Eligibility: When it comes to Pell Grants, there are three main ways a student might qualify. Each student's Pell Grant amount is unique, and it's designed to help make college more affordable based on individual financial needs.

- **Maximum Pell Grant:** This is the highest amount of money a student can receive from a Pell Grant. A student can qualify for the Maximum Pell Grant if a student has a negative SAI. This usually means that the student's family's financial situation shows a high need for assistance.

Enrollment Intensity for MAXIMUM PELL (Negative SAI)			
Enrollment Status	Credits	Enrollment Intensity	Annual PELL
Full-Time	12+	100%	7,395
3/4-Time	11	92%	6,803
	10	83%	6,138
	9	75%	5,546
1/2-Time	8	67%	4,955
	7	58%	4,289
	6	50%	3,698
<1/2-Time	5	42%	3,106
	4	33%	2,440
	3	25%	1,849
	2	17%	1,257
	1	8%	592

- **Minimum Pell Grant:** This is the lowest amount of money a student can receive as a Pell Grant. A student can qualify for the Minimum Pell Grant if their SAI is close to the maximum limit allowed for Pell Grant eligibility. This means they might have a bit more financial resources than others, but the student still needs help paying for college.

Enrollment Intensity for Minimum Pell			
Enrollment Status	Credits	Enrollment Intensity	Annual PELL
Full-Time	12+	100%	740
3/4-Time	11	92%	681
	10	83%	614
	9	75%	555
1/2-Time	8	67%	496
	7	58%	429
	6	50%	370
<1/2-Time	5	42%	311
	4	33%	244
	3	25%	185
	2	17%	126
	1	8%	59

- **Calculated Pell Grant:** This is an amount that falls somewhere between the Maximum and Minimum Pell Grants. A student's Pell Grant is calculated based on their SAI, which considers the student's family's income, the cost of attending ASCC, enrollment status, and whether the student is attending for a full academic year. If a student's SAI isn't low enough for the Maximum Pell but also not too high, they will likely receive a Calculated Pell Grant. *The calculated Pell figure shown here is an example for a student whose SAI is positive 3878.*

Enrollment Intensity for Calculated Pell (Positive SAI)			
Enrollment Status	Credits	Enrollment Intensity	Annual PELL
Full-Time	12+	100%	3,515
3/4-Time	11	92%	3,234
	10	83%	2,917
	9	75%	2,636
1/2-Time	8	67%	2,355
	7	58%	2,039
	6	50%	1,758
<1/2-Time	5	42%	1,476
	4	33%	1,160
	3	25%	879
	2	17%	598
	1	8%	281

Year-Round Pell and Summer Aid: The Federal Pell Grant Program has allowed an eligible student to receive up to 150% of their scheduled award. This is known as Year-Round Pell. This benefits a student who was enrolled full-time in both fall and spring semesters and allows them to receive an additional award for the summer if they enroll at least half-time (150%). This enables faster completion of their program.

Impact of Enrollment Changes: Changes in enrollment status, such as adding, dropping, or withdrawing from courses, can alter a student's Pell Intensity and the corresponding Pell Grant amount. Students must be aware of these changes to avoid discrepancies in their financial aid disbursement.

- **Adding Courses:** If a student adds courses and moves to a higher enrollment intensity level (e.g., from half-time to full-time), they may be eligible for a larger portion of their Pell Grant, depending on the timing of the adjustment.

- **Dropping or Withdrawing from Courses:** If a student drops below their initial enrollment status, their Pell Grant amount will be reduced accordingly. This may result in a portion of the grant being returned to the U.S. Department of Education.

Pell Intensity refers to the percentage of a full Pell Grant that a student is eligible to receive, based on their enrollment status. This measure directly affects the amount of Pell Grant funds disbursed to students, which is adjusted according to their enrollment status each semester. Pell Intensity plays a vital role in determining the portion of the Pell Grant a student is eligible to receive. Students should monitor their enrollment status closely and maintain communication with the financial aid office to ensure that their Pell Grant awards align with their current intensity level.

Notification of Changes: Students are responsible for notifying the financial aid office of any changes to their enrollment status that may impact Pell Intensity. Failing to do so could result in adjustments to their financial aid package and potential repayment obligations.

Federal Supplemental Educational Opportunity Grant (FSEOG): is a need-based
grant program designed to provide additional financial assistance to low-income undergraduate students. It is administered by the ASCC financial aid office and is funded by the U.S. Department of Education.

Eligibility for FSEOG:
- **Financial Need**: determined by the information provided on the FAFSA. Students with the lowest SAI are given priority for this grant.

- **Undergraduate Status**: available only to undergraduate students who have not yet earned a bachelor's or graduate degree.
- **Enrollment Status:** must be enrolled in an eligible program as full-time.
- **Priority Consideration:** the FSEOG is meant to supplement the financial assistance provided by the Pell Grant program, therefore FSEOG awards are prioritized for students who have a negative SAI and are not receiving scholarships or additional assistance outside of ASCC.

FSEOG Award Amounts: The maximum FSEOG award can vary but typically ranges from $100 to $4,000 per academic year. The exact amount awarded to each student is determined by the ASCC financial aid office, available funding, and the student's financial need. ASCC has discretion in determining how much FSEOG funding to award to students, including the allocation based on financial need, enrollment status, and other factors.

How FSEOG Works: To be considered for an FSEOG, students must complete the FAFSA. Once the FAFSA is processed, the financial aid office will determine eligibility for FSEOG and notify students if they are awarded the grant. FSEOG funds are disbursed directly to the student's account to cover tuition, fees, and other educational expenses. If there are remaining funds after these charges, the student may receive a refund to help with additional costs, such as living expenses. FSEOG funding is limited, and not all students who apply for financial aid will receive an FSEOG award.

Maintaining FSEOG Eligibility: Students must remain enrolled in an eligible program and must notify the financial aid office if their enrollment status changes. If a student drops below the full-time enrollment, their FSEOG award may be returned, adjusted, or canceled. FSEOG grants do not have to be repaid as long as the student meets the eligibility criteria. However, if a student withdraws from school, they may be required to repay a portion of the grant.

Grant Disbursement Process: Federal Student Aid is disbursed after the administrative drop period of each semester. If a student is eligible for Federal Student Aid when they register, the student pays nothing, with the exception of the registration fee. This means the cost of attendance is charged against any award the student may receive. Once the financial aid office determines the student has completed all prior requirements, the award eligibility will be determined and the award is included in the financial aid package. A special disbursement spreadsheet is created and a payment request is processed from the U.S. Department of Education. These documents are electronically forwarded to the finance office for processing. The funds will go directly to the student's account to cover tuition, fees, and other institutional charges. Any payments made by cash or check will be credited to the student's account, as well as any scholarship funds or tuition assistance. If there are remaining funds, a refund check will be made and disbursed by the finance office to the student to help cover other education-related expenses. The financial aid office notifies the student of their federal aid disbursement via batch number and provides the award letter. If the student is unable to pick up their refund check in person, they may request a direct deposit into their personal bank account or provide written authorization to the finance office. This letter acts as the student's permission to let someone else receive the refund check on their behalf.

If a student's enrollment status changes (e.g., if they add, drop, or withdraw from courses), the award amount may be adjusted. Students should notify the financial aid office of any changes to avoid overpayment or underpayment of funds.

Over-award and Over-payment of Financial Aid: The financial aid office must account for all sources of aid, even if they are not processed directly through the financial aid office.

Understanding Over-awards: An over-award occurs when the total amount of financial aid a student receives exceeds their eligibility. Common causes of an over-award can include but are not limited to:
- Additional financial aid received that the financial aid office was not aware of when the student's financial aid package was completed (e.g., scholarships)
- Changes in enrollment status
- Errors in the financial aid calculation process
- Application errors and recalculation of eligibility based on financial situation

The financial aid office regularly monitors student accounts to ensure that the total aid awarded does not exceed the allowable limits. Certain events, such as changes in enrollment or receiving additional scholarships after packaging trigger a review of the student's financial aid package.

Handling Over-awards: If an over-award is identified, the financial aid office will adjust the student's aid package. This might involve reducing or canceling certain types of aid to bring the total aid within allowable limits. The financial aid office notifies the student of the over-award and the necessary adjustments. This communication outlines the specific changes and the reason for the adjustment. In some cases, the student may need to return funds to the Department of Education via the finance office if the over-award has already been disbursed. The financial aid office is bound by federal regulations to correct the over-award. Exceptions cannot be made for anyone.

Understanding Overpayments: An overpayment occurs when a student receives more financial aid than they are eligible for. This is when funds are paid directly to the student or credited to the student's account in excess of the amount the student is eligible to receive. Common causes of an overpayment can include but are not limited to:
- Withdrawal from courses after aid has been disbursed
- Administrative errors in disbursing funds
- Changes in eligibility after aid has been awarded
- Corrections to the FAFSA data and recalculation of eligibility based on income
- Over-awards not corrected in time

Handling Overpayments: Once an overpayment is identified, the financial aid office will act quickly to resolve the issue. This often involves notifying the student of any overpayment and adjusting their financial aid package. The student is required to repay the excess amount to the finance office or make satisfactory arrangements to do so. The student may be required to repay the overpaid amount. If the overpayment is not resolved, it can lead to a hold on the student's account, preventing future registration or access to transcripts. Any unearned funds must be returned to the Department of Education via the finance office. The student will not be eligible for additional financial aid until repayment is made in full or until payment arrangements are made with the finance office. The financial aid office notifies the student of the overpayment. This communication outlines the specific changes and the reason for the adjustment. In cases of Title IV funds (e.g., Pell Grants) the financial aid office must report the overpayment to the Department of Education if it cannot be resolved within a specific time frame. Overpayments may also be reported to the National Student Loan Data System (NSLDS), which the student may also lose eligibility for future federal aid until the overpayment is repaid.

Prevention of Over-awards and Overpayments: Students are encouraged to report all financial resources, including outside scholarships to the financial aid office promptly. This should be done as soon as the student becomes aware of these situations. The financial aid office has these processes in place for timely updates to financial aid packages when there are changes in a student's eligibility.

The financial aid office conducts regular audits of student accounts to identify potential over-awards or overpayments early.

Financial Aid Counselors are available to help students understand their aid packages and the implications of any changes. They can provide guidance on how to avoid and resolve over-awards and overpayments. The financial aid office ensures that the policies on over-awards and overpayments are clearly outlined in the financial aid handbook, so students are aware of their responsibilities and the potential consequences.

Federal Work-Study (FWS): is a need-based financial aid program funded by the U.S. Department of Education and administered by ASCC financial aid office. The program provides students with part-time employment opportunities to help cover educational and personal expenses while enrolled in school.

Eligibility for the Federal Work-Study Program
- Must have a valid FAFSA
- Demonstrate financial need as determined by the FAFSA
- Completed all remedial coursework or required CAPP courses
- Be enrolled, as a regular student, in an eligible degree or certificate program
- Be enrolled at least half-time or 6 credits
- Maintain satisfactory academic progress
- Not receiving additional financial aid assistance (e.g., scholarships)
- Availability of funds

Federal Work-Study positions are limited and based on the amount of funds the financial aid office receives from the federal government. Not all students who qualify for financial aid are qualified for FWS. Students are encouraged to apply early, as work-study funds are often awarded on a first-come, first-served basis.

How the Federal Work-Study Program Works: Under the FWS program, students work part-time jobs while enrolled in school. Jobs may be on-campus or off-campus**;**
- **On-Campus Jobs**: These positions are on the ASCC campus, including departments like the library, administrative offices, or academic departments.
- **Off-Campus Jobs**: These positions are with a private non-profit organization or a public agency, and the work performed is in the public interest. ASCC partners with private for-profit organizations, but only if the job is relevant to the student's course of study.
- **Community Service Requirement:** At least 7% of ASCC's FWS funds must be used for students employed in community service jobs. This may include positions such as tutoring, working at local non-profit organizations, or participating in literacy programs.
- **Earnings:** FWS students earn $7.25 an hour**.** Earnings are paid directly to the student on a bi-weekly basis unless they opt to have funds applied to tuition, fees, or other institutional charges. Depending on the availability of funds, sstudents cannot earn more than the total FWS allotted hours or award.
- **Hours and Flexibility:** Students work in their assigned FWS jobs and earn wages based on the hours worked. Students are limited to work 20 hours per week while school is in session, to ensure work does not interfere with academic performance. During breaks or summer sessions, students may be allowed to work more hours depending on ASCC policies and available funds.
- **Timesheet Submission:** Students are required to submit timesheets on a bi-weekly basis. Calculation of hours must be in half-hour increments. These timesheets must be approved by their supervisors. Inaccurate timesheets will be returned and will not be paid until corrected and

resubmitted. If the student misses the submission deadline, it will be paid the following pay period.

- **Payroll Processing:** Once timesheets are submitted, the financial aid office verifies the hours worked to ensure it does not exceed the allotted hours and ensures all other reported information is correct and accurate. Once verification is completed, a special disbursement spreadsheet is created and a payment request is processed from the U.S. Department of Education. These documents are forwarded together with timesheets (electronic and hard copy) to the finance office for processing. The finance office calculates and verifies the student's gross pay.
- **Check Disbursement:** Students are encouraged to sign up for direct deposit. This ensures that earnings are deposited directly into the student's bank account. If a student does not opt for direct deposit, a physical check is issued. Students are required to pick up their checks from the finance office with a valid I.D. on hand.
- **Reconciliation and Reporting:** The financial aid office tracks the amount of FWS awards and hours worked for each student to ensure they do not exceed their allotment. The ASCC financial aid office reports FWS earnings to the federal government as part of their annual financial aid reporting requirements.
- **Adjustments and Revisions:** If a student earns more than their FWS award, adjustments may be required. This could involve reducing future earnings or adjusting other financial aid. If there is a change in a student's enrollment status or eligibility, the FWS award may be adjusted, affecting future disbursements. The financial aid office informs students about the disbursement of FWS earnings and any important FWS deadlines or requirements through their email on file.

Benefits of the Federal Work-Study Program
- **Financial Support:** FWS allows students to earn money to help cover education-related expenses.
- **Flexible Scheduling:** Work-study positions are designed to accommodate a student's academic schedule, ensuring that work commitments do not interfere with their studies.
- **Career Preparation:** Work-study jobs, especially those related to a student's field of study, provide valuable work experience that can help build their resume and develop professional skills.
- **Community Service:** Through FWS, students have the opportunity to engage in meaningful community service work, benefiting both the student and the local community.

Applying for the Federal Work-Study Program
- **FAFSA Application:** To be considered for the FWS program, students must complete the FAFSA each year. On the FAFSA, students should indicate their interest in the work-study program.
- **FWS Paper Application:** Students are to complete and submit an FWS Paper Application for the semester to the financial aid office.
- **Notification:** If a student qualifies for work-study, they will receive a welcome letter and an invite to attend the mandatory FWS orientation.
- **Job Placement:** Students will receive a FWS package for processing. The package includes FWS Job Placement, Guidelines, Job Description Form, FERPA, Off-Campus Agreement (if applicable) etc. Acceptance of the FWS package is optional, and students who decline their package will be removed from the program.
- **Program Start Date:** After the FWS package has been properly completed and received by the financial aid office, the student may begin work in their FWS positions. If a student accepts a job under the FWS program, the student will be advised of strict guidelines that must be followed;
  - may not "volunteer" to work extra hours without pay, nor can a supervisor ask to "volunteer" service in accordance with the Fair Labor Standards Act of 1938.

- under no circumstances are students allowed to work during scheduled class sessions, even if the class is canceled.
- students must work with their supervisors on the calculation of timesheet hours and must be in half-hour increments.
- signatures of the student and supervisor are required for verification.

Maintaining Work-Study Eligibility
- **Maintain SAP:** To continue receiving FWS funds, students must meet the ASCC financial aid office SAP requirements. This includes maintaining a term & cumulative completion rate of at least 66.667% and a term and cumulative GPA of 2.0.
- **Enrollment Status:** Students must remain enrolled in an eligible program and maintain at least half-time enrollment to continue participating in the FWS program.
- **Monitoring Hours and Earnings:** Students are responsible for monitoring their work hours to ensure they do not exceed their FWS hours or award limit. If they reach the maximum allowed earnings, they must stop participating in work-study unless the school arranges for non-work-study funding.

ASCC Attendance Policy: All students attending ASCC are expected to attend all of their scheduled classes. **Students with excessive absences during the first two weeks of instruction will be administratively dropped**. Instructors are required to include in their course syllabi the institution's attendance policy and have it distributed to students during the first week of instruction.

A student cannot exceed six **(6)** absences for Monday, Wednesday, and Friday classes, four **(4)** absences for Tuesday, and Thursday classes; and three **(3)** absences for CAPP and summer sessions. Students with excessive absences, in accordance with this policy, will receive a lower or failing grade for the semester or session.
- **15 weeks:**
  - **6** absences for courses offered on M/W/F
  - **4** absences for courses offered on T/Th
- **10 weeks:**
  - **4** absences for courses offered on M/W/F
  - **3** absences for courses offered on T/Th
- **6 weeks** = **3** absences (Daily Courses)
- **5 weeks** = **2** absences (Daily Courses)

A student can be excused from classes at the discretion of or upon verification by the instructor, for the following reasons: medical, family emergency, special curricular activities, military obligations, jury duty, and related official College-sponsored activities. It is the responsibility of the student to make arrangements with the instructor(s) for work to be made up for absences due to legitimate reasons. Students are required to submit in writing, justifications or provide documentation for absences to the Dean of Academic Affairs. Veteran students are to refer to the Division of Student Services (DOSS) Veterans Educational Benefits sections for additional attendance requirements.

Additional Elements: Generally, all credit hours attempted by the student (credit hours for which the student has registered) are counted in determining SAP. Federal Student Aid requires ASCC to consider various types of grades when determining a student's eligibility for aid and their Satisfactory Academic Progress (SAP). Grades below each have specific implications:

- **Transfer Credit (T)**: The grade "T" signifies that the student has received transfer credit from another institution for coursework completed elsewhere. Transfer credits marked as "T" are

counted as attempted credits for SAP purposes. These credits are considered completed and are used in the calculation of the student's pace of completion, which is a component of SAP. Transfer credits do not impact the student's GPA at ASCC, as the grades earned at the previous institution are not factored into the GPA.

- **Excluded Credit (E):** The grade "E" indicates that the credit hours have been excluded from a student's degree requirements, perhaps due to repeating a course or because the credits do not meet current program criteria. Even though these credits are excluded from degree requirements, they may still be counted as attempted credits. These credits are generally not counted as completed credits towards the degree and, therefore, may negatively impact the student's pace of completion. Grades associated with E credits may or may not affect the GPA. If a course is repeated and excluded, only the new grade is counted in the GPA.

- **Incomplete (I):** An "I" grade is assigned when a student has not completed all coursework by the end of the semester, usually due to extenuating circumstances, with the expectation that the work will be completed within a specified time. Courses marked with an "I" are counted as attempted credits but not as completed credits until the final grade is posted. An "I" grade does not immediately affect the GPA but can do so if it converts to a failing grade or another final grade later on. Students must resolve "I" grades promptly to avoid them negatively impacting SAP and their financial aid eligibility.

- **No Show (X):** The "X" grade indicates that no grade was reported for the course, either due to administrative delay or because the instructor did not submit a grade. As "I" grade, courses with an "X" grade are considered attempted but not completed until a final grade is entered. These do not count towards completed credits until the "X" is resolved.

General Guidance on Managing Grades: Students should regularly check their academic records to ensure all grades are accurate and promptly resolve any "I" or "X" grades. If these grades negatively impact SAP, students may appeal to have their circumstances considered. Documentation and timely communication with the financial aid office are essential. **ASCC** sets deadlines for resolving I or X grades in the current ASCC Catalog. Failing to meet these deadlines may result in grades converting to a failure or another grade that impacts SAP and financial aid eligibility.

Institutional Responsibilities: ASCC is required to maintain accurate records and ensure that any changes to grades (such as resolving an "I" or "X") are updated in the student's academic history. Credit hours earned for a "**T**" or "**E**" grade are not counted in determining a student's enrollment status for purposes of Federal Student Aid. ASCC's financial aid office informs students of how these grades will impact their SAP and financial aid eligibility.

MAINTAINING ELIGIBILITY

Satisfactory Academic Progress (SAP) Policy: Federal Student Aid requires the ASCC
financial aid office to carefully monitor students' academic performance, including the impact of specific grades on SAP and aid eligibility. The following policy has been developed in accordance with federal regulations and ASCC policies which govern the administration of student financial aid programs. As a condition for receiving Federal Student Aid at ASCC, a student must demonstrate and maintain SAP toward the achievement of an eligible degree or certificate program. Students are responsible for maintaining their eligibility for federal aid by meeting SAP standards, reporting changes in enrollment status, and using federal funds for educational purposes.

To ensure that students receiving financial aid are making SAP toward their degree or certificate program, the ASCC financial aid office monitors and reviews students' SAP at the end of the semester. ASCC's financial aid office enforces these policies to ensure that students who may struggle academically have a clear understanding of the consequences and options available to regain financial aid eligibility.

- **Satisfactory Academic Progress (SAP):** is a status assigned to students who maintain a term & cumulative completion rate of at least 66.667% and a term and cumulative GPA of 2.0.

- **Financial Aid Warning:** is a status assigned to students who do not meet SAP standards at the end of the semester. Students on Financial Aid Warning may continue to receive financial aid for one more semester without submitting an appeal. This provides students with a chance to improve their academic performance. If the student meets SAP standards by the end of the warning period, they will be removed from warning status. If not, they may be placed on Financial Aid Suspension.

- **Financial Aid Suspension:** is a status assigned to students who fail to meet SAP requirements after their warning semester or if they fail to meet the standards in a single semester without an initial warning. When on suspension, the student is not eligible for any type of financial aid such as federal grants or federal work-study. Students may submit an SAP Appeal to be considered for Financial Aid Probation. Such students must follow the appeal process described below or use means other than financial aid for educational expenses. To reestablish students' eligibility, the student must meet SAP requirements mentioned above.

- **Financial Aid Probation:** is a status assigned to students who failed to make SAP progress and successfully appealed. Students on Financial Aid Probation may be reinstated for one payment period. If the student meets SAP standards by the end of the probation period, they will be removed from probation status. If not, they may be placed on Financial Aid Suspension.

- **Financial Aid Reinstatement**: is the process by which students regain their financial aid eligibility by meeting SAP standards after being placed on financial aid suspension or financial aid probation.

- **Appeals:** Students on financial aid suspension have the option to appeal the decision if there were extenuating circumstances that impacted their academic performance. Circumstances could include serious illness, family emergencies, death in the family, academic difficulties, military commitments, etc. If there were extenuating circumstances that affected the student's academic progress, the student may submit a SAP Appeal Form to the financial aid office. The appeal must be properly completed and submitted *5 days before the last of instruction*. A written decision will be provided to the student within two weeks after the submission date.

REASON	ACCEPTABLE SUPPORTING DOCUMENTATION
Serious illness or injury of the student or a close family member (child, spouse, parent, or grandparent)	Medical report from the doctor
Pregnancy complications	Medical report from the doctor
Moving off-island	Letter from the parent or family chief
Family emergency (local/off-island)	Red Cross verification &/or airline ticket
Death in the family (local/off-island)	Death certificate and a sworn statement of relation to the deceased
Family problems	Letter from a government agency or private company
Employment of the student (full-time or part-time)	Letter from employer
Academic difficulties/lack of serious commitment to getting an education	Completed counseling and written documentation from Academic Advisor and a written statement from the student
Military Commitment	Letter from the commanding officer or copy of military orders
Personal problems (alcohol, drugs, and/or others)	Written Letter

Eligible Program Requirements: To be eligible for Federal Student Aid, a student must be enrolled in courses that apply to their eligible degree or certificate program.

Remedial Coursework: Federal financial aid can be used for up to *30 attempted credits* of remedial coursework. Once the student exceeds 30 attempted credits, the student can no longer receive financial aid for additional remedial courses.

Repeat Policy: For financial aid purposes, if the student passes a course (usually a grade of "D-" or better), the student can receive federal financial aid to repeat the course one additional time. If the student repeats a failed course, the student may repeat the failed course as many times as needed and remain eligible, as long as the student is meeting the SAP standards. If the student withdraws from a course before completing it, the attempt does not count as a repeat, and the student can retake the course with financial aid. However, it may affect the student's eligibility in terms of the maximum time frame to complete the program.

Maximum Time Frame: Students must complete their program within 150% of the published length of their program to remain eligible for federal financial aid. The maximum time frame counts withdrawals, failed courses, repeated courses, transferred courses etc. If a student reaches the maximum credits in which they are expected to complete their program, they may not be eligible. If students are enrolled in more than one program, a 150 percent calculation is required to determine the credit limit established to complete the programs.

Withdrawal Policy and Return of Title IV Funds (R2T4) Policy: This is a federal regulation that outlines the policies and procedures related to the withdrawal of students who receive Title IV funds before completing the semester or program. Title IV funds are federally funded programs such as the Federal Pell Grant and Federal Supplemental Educational Opportunity Grants (FSEOG). When a student withdraws, the financial aid office must determine how much of the Title IV aid the student earned and return the unearned portion to the U.S. Department of Education. These policies ensure compliance with Federal Student Aid guidelines and regulations.

The financial aid office awards Title IV funds to eligible recipients enrolled at ASCC under the assumption that the student will attend the entire period of enrollment. 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 that the student originally was scheduled to receive. Depending on the date of withdrawal, the student may be required to return a portion of the financial aid received. This could result in a balance owed to the institution.

Official and Unofficial Withdrawals

- **Official Withdrawal:** When a student officially withdraws from all courses, the financial aid office must determine how much of the financial aid was "earned" by the student up to the point of withdrawal. The unearned portion must be returned to the federal government.
- **Unofficial Withdrawal:** If a student stops attending classes but does not officially withdraw, the ASCC Registrar's Office will determine the last date of attendance (LDA). The financial aid office will then calculate how much of the aid was earned, similar to the official withdrawal process.

Withdrawal Date: The term "withdrawal date" is used only to calculate the amount of Pell and FSEOG aid earned by the student. To determine the student's withdrawal date, the student must successfully complete and submit a "Withdrawal" form to the Registrar's Office. The student, or in case of an

emergency, a person designated by the student, initiates the process by acquiring the form from the Registrar's Office for processing through the offices listed on the form. The withdrawal process is completed when the form is received by the Registrar's Office and the "W" is posted in the student information system.

Per federal regulations, any student who receives financial aid and then withdraws from all courses before completing 60% of the semester, will be required to repay a portion of any unearned federal financial aid received. The financial aid office will calculate the amount of unearned federal aid and notify the student of the amount to be returned, the due date, and the procedure.

In the event the student fails to initiate the withdrawal, the withdrawal date used to compute Pell and FSEOG aid earned by the students is established in accordance with the following chart. *Students considering withdrawing/dropping classes are referred to the financial aid office to understand the implications and possible consequences of withdrawal from school.*

CATEGORY	WITHDRAWAL DATE
Official withdrawal from school: A student is considered to have officially withdrawn for the term/semester when the student completes the withdrawal process/procedure.	1. Last Date of Attendance 2. Date student otherwise provides official notification to the school of intent to withdraw
Unofficial withdrawal from school: The student did not pass any courses for the term/semester. To determine whether a student with ALL failing grades has unofficially withdrawn for the term/semester, a last date of attendance (LDA) is required.	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).
Expulsion	Effective date of expulsion

Earned vs. Unearned Aid:
- Title IV aid is earned in proportion to the percentage of the term that the student completed. For example, if a student completes 30% of the term, they earn 30% of their aid.
- If a student withdraws after completing 60% of the term, they are considered to have earned 100% of the Title IV aid and no funds need to be returned.

Calculation of Return: If the student received their award before the withdrawal, the student may be required to repay a portion or all of the funds the student received. The financial aid office will perform a post-withdrawal calculation to determine the amount of funds the student has earned up to the date of withdrawal. If the amount disbursed is greater than the amount earned, the student must reimburse those unearned funds to the Department of Education via the ASCC finance office. ASCC will hold the student responsible for the entire amount of unearned aid. Until any overpayment is cleared, the student will not be able to receive any services for ASCC. Failure to reimburse any unearned funds to ASCC may result in reporting the overpayment to the National Student Loan Database System (NSLDS). The formula to calculate the amount of unearned aid that must be returned is as follows;

$$Earned\ Aid = \frac{Days\ Completed}{Total\ Days\ in\ Payment\ Period} \times Total\ Aid\ Disbursed$$

- Any unearned portion of the aid (the difference between earned and disbursed aid) must be returned to the federal government.

Institutional and Student Responsibilities: The financial aid office must return the unearned portion of the aid to the federal government within **45 days** of determining the student's withdrawal. The financial aid office also notifies the student if any remaining balance is due to the ASCC finance office. ASCC is responsible for adhering to federal regulations and ensuring proper calculation and return of funds. If the unearned aid was used to pay for institutional costs (tuition, fees, etc.), the student may owe a balance to the ASCC finance office. A student may still owe funds to the school even after the federal funds are returned. If a student does not repay the required unearned funds, they may become ineligible for future Title IV aid until the balance is resolved.

Post Withdrawal Disbursement: If a student earned more aid than was disbursed, they may be eligible for a post-withdrawal disbursement, which the financial aid office will notify the student of the eligibility and process accordingly. The student may accept or decline this disbursement. The R2T4 policy is separate from ASCC's refund policy.

Repayment of Cash Disbursements:
Cash Disbursements refer to the financial aid funds that are directly given to the student. If a student withdraws or is otherwise no longer enrolled, they may be required to repay the unearned portion of these funds according to the Return of Title IV Funds (R2T4) regulations. The order in which unearned Title IV funds must be returned is as follows:
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Other federal financial aid programs

Institutional vs. Student Responsibility: The financial aid office is responsible for returning the unearned portion of institutional charges, but the student is responsible for repaying any cash disbursements they received to the finance office. A student who owes a repayment of Title IV funds may be ineligible for further federal student aid until the repayment is made or satisfactory arrangements are in place. The student will be notified by the finance office if they owe a repayment. This notification will include the amount owed, the reason for the repayment, and the deadline for repayment.

Repayment Process and Timeline: If the student owes a repayment, they must pay the ASCC finance office directly within **21 days** or make payment arrangements to repay the amount. Students will not be asked to repay Federal Work-Study wages which was earned through employment. Failure to repay within this timeframe may result in the student's account being turned over to collections, and they may lose eligibility for future federal student aid until the repayment is made.

Consequences of Non-Repayment: If the student does not repay the required amount, they may lose eligibility for any further Title IV federal financial aid until the debt is resolved. Unpaid debts may be sent to collections, which may result in additional fees and interest. The student may choose to repay the full amount owed in one payment or the finance office may offer a payment plan, allowing the student to repay the amount owed in installments.

Post-Withdrawal Disbursement: If the student withdraws before all of their aid is disbursed, they may be eligible for a post-withdrawal disbursement. However, if they do not attend classes after receiving a cash disbursement, they might be required to repay those funds.

Refund Policy of Institutional Charges: If the student withdraws, drops out, or is expelled from ASCC on or after the first day of class, or if the student fails to return from a leave of absence that was approved by ASCC, the student may be entitled to a refund of tuition paid, according to the chart shown below.

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

Non-Refundable Charges: Certain fees or charges, such as application fees, registration fees, deposits, or specific course fees, may be non-refundable regardless of the withdrawal date.

Appeal Process: Students who believe their refund calculation was incorrect may appeal with the finance office. The appeal must be submitted in writing and within a certain period following the withdrawal.

Institutional Requirements: ASCC communicates its refund policies and procedures in the financial aid handbook to ensure students understand how these policies will affect them financially if they withdraw. If any portion of a student Federal Student Aid award was credited to their ASCC account to pay for institutional charges (as opposed to being disbursed to the student 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 the student.

National Student Loan Database System (NSLDS): is the U.S. Department of Education's central database for student aid. It provides comprehensive information on a student's federal financial aid, including loans and grants, and is used by schools, lenders, and guaranty agencies to ensure accurate and up-to-date information is maintained. NSLDS tracks and aggregates information about students' federal loans and grants, ensuring that students, schools, and federal agencies have accurate records. ASCC reports enrollment status, grant disbursements, and repayment (if applicable).

NSLDS Access and Use: Students can access their personal NSLDS information through the NSLDS website using their FSA ID. This allows them to monitor their loan balances, grant usage, and remaining eligibility for federal aid. The ASCC financial aid office accesses NSLDS to verify students' aid history, manage disbursements, and ensure compliance with federal regulations. This is crucial for avoiding over-awarding and ensuring students maintain eligibility.

Reporting Requirements: Schools must certify enrollment to NSLDS every **60 days** and respond within **15 days** of the date that NSLDS sends a Roster file to the school. ASCC reports enrollment to NSLDS before the 15th of every month to ensure that changes in enrollment status are reported accurately and on time.

Impact on Student: Information on NSLDS impacts loan repayment schedules, interest accrual, and eligibility for deferment or forbearance. Pell Grant disbursements are tracked through NSLDS to monitor a student's lifetime eligibility used (LEU), which is capped at 600%.

Student Responsibilities: Students are encouraged to regularly monitor their NSLDS accounts to ensure all information is accurate and to keep track of their federal aid history. If discrepancies are found, students should contact the financial aid office or loan servicer to resolve any issues.

Drug-Related Convictions: Students are required to report any drug-related convictions that occurred while they were receiving federal aid. This is typically done when completing the FAFSA. The FAFSA includes a question (Question 23) that asks whether the student has had a drug conviction for an offense that occurred while receiving federal student aid. Answering "Yes" triggers additional steps to determine the student's eligibility.

Students with drug-related convictions (possession or sale of illegal drugs) may lose their eligibility for federal student aid. This includes grants or work-study programs. The period of ineligibility depends on the nature and number of convictions. Eligibility can be regained earlier if the student completes an approved drug rehabilitation program. The program must 1) include at least two unannounced drug tests and 2) be qualified to administer such programs by the government, a health care organization, or an authorized entity. If the period of ineligibility has passed, the student may automatically regain eligibility.

ASCC provides resources or counseling services to help students understand their rights, responsibilities, and options if they have a drug-related conviction. ASCC also provides information on drug rehabilitation programs and the process to regain eligibility for financial aid.

Other Institutional Policies Governing Federal Student Aid: Institutions participating in federal student aid programs must adhere to strict policies and procedures to ensure compliance with federal regulations. These policies govern the administration of aid, student eligibility, and the disbursement of funds.

Institutional Eligibility and Participation
- **Program Participation Agreement (PPA):** ASCC entered into a PPA with the U.S. Department of Education, agreeing to comply with all federal requirements for administering Title IV funds.
- **Accreditation:** ASCC maintains accreditation from a recognized accrediting agency, the Accrediting Commission for Community and Junior Colleges (ACCJC) to participate in federal student aid programs.
- **State Authorization**: ASCC is authorized by the American Samoa Government to offer postsecondary education.

Audits and Compliance Reviews
- **Annual Audits**: ASCC undergoes an annual audit of its federal student aid programs to ensure compliance with federal regulations.
- **Program Reviews**: The Department of Education may conduct program reviews to ensure that ASCC is adhering to federal requirements in administering student aid.
- **Corrective Actions**: If deficiencies are identified during an audit or review, ASCC takes corrective actions to resolve them, which may include returning funds or revising policies.

Institutional Compliance
- **Training and Development:** ASCC ensures that all staff involved in administering federal student aid are properly trained and knowledgeable about federal regulations.
- **Internal Controls:** ASCC establishes strong internal controls to prevent fraud, waste, and abuse of federal funds.
- **Documentation:** ASCC maintains accurate and comprehensive records of all federal aid transactions, student eligibility determinations, and communications with students regarding their aid.

<u>Student Rights and Responsibilities:</u> As a recipients of financial aid, students have specific rights and responsibilities designed to promote transparency, accountability, and informed decision-making. Understanding these rights and responsibilities is essential for maximizing the benefits of financial aid while ensuring compliance with institutional and federal regulations.

Students' Rights:
- **Right to Information**: Students have the right to receive clear and comprehensive information about the financial aid process, including the types of aid available, eligibility criteria, application procedures, and deadlines.
- **Right to Fair and Equitable Treatment**: Students have the right to fair treatment without discrimination based on race, color, national origin, sex, disability, or age in all aspects of the financial aid process.
- **Right to Access Financial Aid Records**: Students have the right to access their financial aid records, including information on disbursements, awards, and any changes to their aid status.
- **Right to Confidentiality**: Students have the right to confidentiality regarding their financial aid information. Institutions must protect personal data in accordance with the Family Educational Rights and Privacy Act (FERPA).
- **Right to Appeal**: Students have the right to appeal any financial aid decisions that they believe are unfair or incorrect. The appeal process should be clearly outlined by the institution.
- **Right to Accept or Decline Aid**: Students have the right to accept or decline any financial aid award. It is essential to understand the implications of accepting or declining aid, including potential impacts on tuition and fees.

Students' Responsibilities:
- **Complete Applications Accurately**: Students are responsible for completing the Free Application for Federal Student Aid (FAFSA) and any other required forms accurately and on time. Providing false information can result in penalties, including loss of financial aid.
- **Maintain Eligibility Requirements**: Students must maintain eligibility for financial aid by meeting all academic and enrollment requirements. This includes maintaining satisfactory academic progress (SAP) as defined by the institution.
- **Report Changes in Circumstances**: Students are responsible for promptly reporting any changes in their financial circumstances, such as income changes or changes in household size, which may affect their financial aid eligibility.
- **Read and Understand Financial Aid Offers**: Students should carefully read and understand their financial aid award letters, including the terms and conditions associated with each type of aid, such as loans and grants.
- **Stay Informed**: Students are responsible for staying informed about financial aid policies, deadlines, and any changes that may impact their aid status. Regularly checking institutional communications is vital.
- **Use Financial Aid Responsibly**: Students must use financial aid funds solely for educational expenses, including tuition, fees, books, supplies, and living expenses. Misuse of funds can result in penalties and loss of future aid.
- **Participate in Financial Literacy Programs**: Students are encouraged to participate in financial literacy programs offered by the institution to better understand budgeting, saving, and managing debt.

<u>Conclusion:</u> The journey to higher education can be both exciting and challenging, and understanding the financial aid process is crucial for success. This Financial Aid Handbook serves as a comprehensive guide to the various types of financial aid available, eligibility requirements, and the application processes necessary to secure funding for your education. We encourage all students to explore the financial aid options outlined in this handbook, from federal grants to scholarships and work-study opportunities. By staying informed and proactive, you can take full advantage of the resources available to you. If you have questions or need assistance, do not hesitate to reach out to our financial aid office. Our dedicated team is here to support you in navigating your financial aid journey and to ensure you have the necessary tools to achieve your educational goals.

Together, let's make your academic dreams a reality!

<u>Contact Information:</u> The financial aid office is open from 8:00 a.m. to 4:00 p.m., Monday through Thursday, and from 8:00 a.m. to 2:00 p.m. on Friday.

Financial Aid Counselors are available by appointment. Please keep in mind that your Financial Aid Counselor's customary method of communicating with you is via email. Students are assigned to counselors based on their last name and students are encouraged to keep in touch with their counselors with any questions they may have. Financial Aid Counselor information is as follows;

<u>Financial Aid Counselors: *Assigned by last name of the student</u>

Feagaigatuai Belford	f.belford3@amsamoa.edu	x2205	**A, B, C, D, E, F**
Lorelei Haleck-Afalava	l.haleck@amsamoa.edu	x2006	**G, H, J, K, L, M**
Olita-Laumua Hollister	o.hollister@amsamoa.edu	x2207	**I, N, O, P, Q, R, S**
Sina Hudson	s.hudson@amsamoa.edu	x2204	**T, U, V, W, X, Y, Z**

<u>Financial Aid Coordinator:</u>
Felolini Levu   f.levu2@amsamoa.edu   x2203   **Federal Work-Study and Outreach**

<u>Administrative Assistant:</u>
Vanilla Faiivae   v.faiivae@amsamoa.edu   x2208

<u>Financial Aid Manager:</u>
Josephine Tuisamoa   j.tuisamoa@amsamoa.edu.   x2202

<u>Financial Aid Officer</u>
Shanell L. Vivao-Tilo   s.tilo@amsamoa.edu   x2201

<u>Dean of Student Services (DOSS)</u>
Dr. Emilia Le'i   e.lei@amsamoa.edu   x0001