This guide is designed to help you understand the financial aid process from initial awarding to delivery of financial aid. Please keep this guide handy to assist you in answering questions that may arise. The financial aid staff are committed to providing you with the best service possible. Students with questions or concerns are encouraged to contact the office. We will make every effort to respond to your requests promptly. The Financial Aid Office is located in the Foss Building, 2nd floor. Students may contact the financial aid office during business hours or by email: finaid@shoreline.edu. We welcome you to Shoreline Community College. We are here to help you explore your financial aid options for college.

**Financial Aid Award Email Notification & the Financial Aid Portal**

Financial Aid Notifications are emailed to your Shoreline student email account. Your Shoreline email account is set up for you right after you apply for admission to Shoreline Community College. You may activate and log into your email account or look up your Shoreline username and password by visiting: [http://www.shoreline.edu/currentstudents/email/](http://www.shoreline.edu/currentstudents/email/). You can log into your Financial Aid Portal and view your financial aid status and award package anytime by going to [https://www.shoreline.edu/faportal](https://www.shoreline.edu/faportal). Your quarterly financial aid award is listed on your portal. If a quarter is not listed, it means you are not getting aid for that quarter. Please check with the Financial Aid Office if you have questions about your awards. Financial aid awards are adjusted based on enrollment level. Your financial aid award is subject to the availability of funds and the college reserves the right to withdraw, reduce, or modify your aid package.

**Types of Aid**

Shoreline Community College Financial Aid Office offers financial assistance to students in the form of grants, work-study employment, loans and scholarships. Your financial aid notification/Washington Opportunity Pathways awards are listed in an abbreviated format. Please use the list below to figure out your award type. Your award package may include the following awards:

**Federal Grants**

- Federal Pell Grant (PELL)
- Federal Supplemental Educational Opportunity Grant (FSEOG)

These grants are gift aid. They do not need to be repaid as long as students complete their courses and meet satisfactory academic progress requirements. They are need-based aid programs as determined by your FAFSA application. Students who have earned a bachelor’s degree are no longer eligible for Pell or SEOG Grant. Per federal regulations, effective, July 1, 2012, the Federal Pell Grant may not be received for more than the equivalent of six years of full-time awards. FSEOG is a limited fund and is awarded to high need students who apply early.

**Washington State Grant Aid – Washington Opportunity Pathways**

- Washington State Need Grant (SNG)
- College Bound Scholarship (COLLBND)
- Passport for College (PASSPORT)

These are need-based aid programs which are administered by the Washington Student Achievement Council for the State of Washington. Students must be Washington residents with high financial need. Eligibility is determined by the Financial Aid Office after students have completed their FAFSA / WASFA application. These grants do not have to be repaid as long as students complete their courses and meet satisfactory academic progress requirements.

**Institutional Aid Programs**

- Shoreline Grant (SCC GRNT)
- Shoreline Tuition Waiver (WAIVER)
These grants are only available to Washington residents with documented financial aid need. Funds are limited and students should apply early to receive this aid. Eligibility is determined by the Financial Aid Office after students have completed their FAFSA. Tuition waiver will pay your tuition but not fees. Fees will need to be paid by other funds.

**Work Study**
- Work Study Offer (EW)
- State Work Study (SWS)
- Federal Work Study (FWS)
- Federal Work Study, America Reads
- Federal Work Study, Community Service

The Work Study program (Federal and State) gives students the opportunity to work part time and earn their allocated award amounts each quarter. Students must be enrolled in a minimum of **6 credits** each quarter. On-campus and off-campus job placements are available. Work study jobs are posted on the bulletin board by the Financial Aid Office. Students must pick up a Job Referral form from the Financial Aid Office before they start their job search. Once hired, students get paid bi-monthly. You have 30 days from the start of fall quarter to find a job placement. If you have not found a work study job within the 30 days, your work study allocation for the whole academic year will be offered to other eligible students.

**Student Loans**
- Direct Loan – Subsidized (SUB)
- Direct Loan – Unsubsidized (UNSUB)
- Parent PLUS Loan
- Nursing Loan

Direct Student Loans require a separate loan request form available in the Financial Aid Office or on our website. In addition, first time student loan borrowers must complete Loan Entrance Counseling and a Master Promissory Note (MPN) at [www.studentloans.gov](http://www.studentloans.gov).

There are two types of Direct Student Loans:

**Direct Subsidized Loan**: Loans offered to eligible students with demonstrated financial need. The Department of Education will pay the interest on the loan while the student is enrolled at least half-time, during grace period, and during deferment period.

**Note**: First time borrowers after July 1, 2013 must complete their program within 150% of their published program length or they could lose their interest subsidy. More information can be found at [www.studentloans.gov](http://www.studentloans.gov) regarding these limits.

**Direct Unsubsidized Loan**: Loans offered to eligible students but demonstrated need is not required. The student will be responsible for paying the interest on the loan starting at the time of disbursement and during all periods.

**Annual Student Loan Maximums**

<table>
<thead>
<tr>
<th>Dependent Students</th>
<th>Subsidized Maximum</th>
<th>Unsubsidized Maximum</th>
<th>Combined Yearly Maximum</th>
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<tbody>
<tr>
<td>First Year (under 45 college level credits)</td>
<td>$3,500</td>
<td>$2,000</td>
<td>$5,500</td>
</tr>
<tr>
<td>Second Year (45 or more college level credits)</td>
<td>$4,500</td>
<td>$2,000</td>
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<td>$3,500</td>
<td>$6,000</td>
<td>$9,500</td>
</tr>
<tr>
<td>Second Year (45 or more college level credits)</td>
<td>$4,500</td>
<td>$6,000</td>
<td>$10,500</td>
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- **Loan Exit Counseling**

Exit Counseling is required each time a student drops below half-time enrollment level, leave school for one or more quarters or graduate. The exit counseling gives students important information regarding loan repayment and rights and responsibilities as a borrower. Exit Counseling is completed online at [www.studentloans.gov](http://www.studentloans.gov).
• **Determining your Loan Servicer**
The National Student Loan Data System (NSLDS) provides comprehensive information about your federal loan history, including servicer(s) and their contact information, loan totals, loan status and subsidized loan usage (SULA) calculation. Students may access NSLDS by logging onto [www.nslds.ed.gov](http://www.nslds.ed.gov). Please use your FAFSA FSA ID to login.

**Parent PLUS Loan**
Parent PLUS loans are loans parents can take out for their undergraduate children attending college. The parent is the loan borrower. Parents must complete the Parent PLUS Loan Request Form located on our website and in the Financial Aid office. Parents are also required to complete Entrance Counseling and PLUS MPN for Parents at [www.studentloans.gov](http://www.studentloans.gov). Parent PLUS Loan is part of the Financial Aid package and students are required to meet Satisfactory Academic Progress requirements. The amount that can be borrowed is based on cost of attendance and any other funds awarded. Parents who can apply for Parent PLUS Loan include: birth parent(s), adoptive parent(s) or step parent(s).

**Nursing Loans**
Nursing Loans are available for students who are accepted into the Shoreline Nursing Program and is funded through the Department of Health. Students must complete a Nursing Loan Request Form and complete all the steps in the Financial Aid application process. Nursing Loan is a need-based loan but if eligible, students can receive up to $2500 per academic year. Nursing Loan is only offered for fall, winter and spring quarters. If approved for Nursing Loan, students will be notified to complete Entrance Counseling and Master Promissory Note with the Loan Specialist in the Financial Aid Office. Nursing Loans are serviced through Campus Partners, [www.mycampusloan.com](http://www.mycampusloan.com), and are separate from the Federal Direct Student Loans.

**Financial Aid Disbursements**

**Paying Tuition Charges**
If your Financial Aid Notification contains sufficient funds to pay your tuition and fees, they will generally be paid from your financial aid award before the start of the quarter. If your financial aid award does not cover all of your tuition and fees, you must pay the balance by the posted deadline on your registration schedule. If your financial aid award amount exceeds your tuition and fees, the Financial Aid Office will disburse any remaining funds as a financial aid “refund” to you.

**Refunds to Students**
Shoreline Community College has partnered with Bank Mobile, a financial services company serving higher education to provide refund disbursements. With this fund disbursement process, you will have the ability to access your financial aid refund. You will be mailed a refund selection kit and an email to access your personal code. The personal code will be used to validate your identity. You will need to complete the following steps:

- **Step One**: Activate your account at: [www.refundselection.com](http://www.refundselection.com)
- **Step Two**: Select your Refund Delivery method. You may choose from the following delivery methods:
  - Electronic ACH transfer to an existing bank account (refund available in 2-3 business days)
  - Bank Mobile Vibe Account- A debit card will be issued after you select to open an account. This card will have the Shoreline logo. (refunds are usually available the same day you receive your card)
  - Paper Check issued by Bank Mobile (refunds available in 5-7 business days)

If students do not select a refund delivery preference, a paper check will be mailed to the address of record. However, students will experience a delay of approximately 3 weeks after aid disbursement. It is recommended for all students to activate their refund selection, so financial aid refunds can be disbursed expediently.

**Enrollment and Funding Levels**
All Award Notifications are based on full time enrollment (12 or more credits) unless otherwise notified. Students who plan to take fewer classes, should notify the financial aid office in writing of their enrollment plans. Awards will be adjusted per the following enrollment levels.

- Full Time = 12 or more credits
- Three-Quarter time = 9-11 credits
- Half-time = 6-8 credits
- Less than half-time 1-5 credits
Federal Direct Loans, Work-Study and Tuition Waiver programs require enrollment in 6 or more credits to maintain eligibility. Washington State Need Grant and Shoreline Grant programs require enrollment in 3 or more credits.

**Changes in Enrollment Levels and Census Date**

Financial Aid recipients should finalize their quarterly class schedules before the census dates listed below in order to avoid financial aid repayments. Financial aid awards will be adjusted to reflect a student’s enrollment level by the close of the fifth business day from the start of each quarter (4th business day for Summer Quarter). If aid has already been disbursed and/or a refund has been issued, students may owe a repayment due to enrollment level changes.

**Census Dates:** (Last day aid adjustments can be made based on enrollment level)

- Summer Quarter 2016 – June 23, 2016
- Fall Quarter 2016 – September 27, 2016
- Winter Quarter 2017 – January 13, 2017
- Spring Quarter 2017 – April 7, 2017

**Withdrawals and Repayment**

Students who formally or informally withdraw from all of their classes on or after the first day of the quarter and students who complete zero credits* may owe a repayment of all or a portion of the financial aid funds disbursed for the quarter. Repayments are computed in accordance with federal and state regulations and the college’s refund policy. If you stop attending class and/or attend classes but earn no credits, the financial aid office will assume that you unofficially withdrew. Any funds owed to the aid programs or the institution will need to be repaid before any consideration will be given to future aid, future enrollment at the college or release of academic transcripts.

Withdrawal from all classes on or after the following dates will not require a financial aid repayment:

- Summer Quarter 2016: July 22nd, 2016
- Fall Quarter 2016: November 7th, 2016
- Winter Quarter 2017: February 23rd, 2017
- Spring Quarter 2017: May 18th, 2017

* For financial aid academic progress: (W) Withdrawal, (N) Audit, or (I) Incomplete, (H) Hold, (V) Unofficial Withdrawal, (NC) No Credit, (Z) Hardship Withdrawal grades do not count toward completed credits.

**Satisfactory Academic Progress Policy**

Students receiving financial aid are required to make satisfactory academic progress in an eligible program of study. Since satisfactory progress is a financial aid eligibility requirement, all quarters and all credits will be considered regardless of whether or not financial aid was received for your designated program of study. Four different measures are used to determine whether students are making satisfactory progress in their academic programs.

- Qualitative Measure: minimum GPA requirement, quarterly and cumulative GPA of a 2.0
- Quantitative Measure: minimum quarterly credit completion percentage for enrollment level. Must complete at least 50% of credits attempted each quarter
- Pace of Progression: minimum cumulative credit completion percentage, or “pace of progression” of at least 67% of all credits attempted overall for a specific program
- Maximum Time Frame: ability to complete a degree or certificate program within a maximum timeframe allowed, 125% of required credits, for program


**Academic Advising**

The Financial Aid Office strongly encourages all financial aid recipients to meet with an academic advisor. Getting the most out of your college experience begins with getting into the right classes and understanding the in’s and out’s how college works. New Shoreline students may sign up for a START session. A START session gives you the opportunity to speak with an advisor, register for classes, and get oriented to the college. To sign up for a START session please go to
http://www.shoreline.edu/advising/orientation.aspx. All students are welcome to visit the Advising Center located in the FOSS Building, Rm 5229. Appointments can be made by calling (206) 546-4559. Students are responsible for making certain they take courses that pertain to their program of study or risk exhausting their financial aid before they complete their degree or certificate.

Current financial aid recipients who wish to change their degree/certificate program at Shoreline must meet with an academic advisor to determine what credits can be applied to their new program and return the “Appeal for Program Change” form to the financial aid office.

Attending another College & Financial Aid
Your financial aid award package will not transfer to another college. You will need to apply for aid at the college where you plan to transfer and follow the policies set forth by that college. Please be aware that you cannot receive aid from two schools at the same time.

Conditions of Financial Aid Award at Shoreline Community College
Students who receive financial aid are responsible for understanding and agreeing to the following terms and conditions:

- You must have met all student eligibility criteria as determined by the U.S. Department of Education, Washington Student Achievement Council and Shoreline Community College.
- You must be enrolled and pursuing a financial aid approved degree or certificate offered at Shoreline Community College to be eligible for financial aid. Financial aid will only cover classes that are required for completion of the program with the exception of required developmental coursework. Financial aid will not cover Adult Basic Education, Running Start, High School Completion, GED, lower level English as a Second Language, Parenting Education, and Continuing Education.
- Financial aid may only be received at one school at a time during an academic period. If you transfer to another college be sure to cancel all aid at your current college before accepting funds at your new college.
- You are expected to attend class regularly and make satisfactory academic progress as outlined in this notification.
- You are not required to attend full-time to receive financial aid, however students attending less than full time will receive pro-rated financial aid awards. For financial aid purposes, full time is defined as 12 or more credits; three-quarter time is 9-11 credits; and half time is 6-8 credits. There is limited financial aid for enrollment less than half time, 1-5 credits.
- Students who have earned a bachelor’s degree from any institution (foreign or domestic) are not eligible for federal or state grants. Work-study and loans may be available to students pursuing an eligible Professional/Technical Degree or certificate at Shoreline.
- The Financial Aid Office reserves the right to adjust your financial aid due to the availability of federal, state, and institutional funds.
- Your award is subject to any changes in your economic circumstances, which affect the total resources available to you, such as changes in parent(s) income, marital status, spouse’s income, your earnings, scholarships, loans, grants, tuition waivers, and awards from other agencies.
- A financial aid award does not imply an obligation or a commitment on the part of the college to continue assistance beyond the period stated in the Financial Aid Notification. Please remember to re-apply for financial aid every October!
- By applying for aid, you authorize Shoreline Community College to apply grant and loan funds from your financial aid award toward payment of tuition and fees and understand that the funds used to pay these charges will not be included in your financial aid refund. You authorize any financial aid credit balance to pay other outstanding charges including: short-term loans, add/drop fees, parking tickets, library fines, dishonored checks, calculator rentals and other campus fees related to classes if incurred.
- You authorize Shoreline community College to use post withdrawal disbursements (Federal Title IV funds earned but not received at the time of withdrawal) to pay other outstanding charges as listed above and minor prior year charges.
- If you decide not to attend, you must formally withdraw from your classes during the 100% refund period in order for the funds to be used towards your tuition to be returned to the aid programs. If you need to officially withdraw,
you must contact Enrollment Services. Failure to do so could result in a loss of your financial aid and possible repayment.

- You may obtain copies of the college’s refund policies and the Financial Aid Return of Title IV funds and other repayment policies upon request.
- If you withdraw and do not complete any credits, you might owe a repayment of aid and/or tuition. You agree to repay all funds owed. You understand that the balance due may be referred to a collection agency and you agree to pay all related costs with the collection process.
- If you owe a repayment of any type to another institution of higher education, you will not be awarded financial aid at Shoreline. You must first repay in full or make satisfactory repayment arrangements to repay and provide documentation of the repayment/resolution to be eligible for aid at Shoreline.
- If you deliberately falsify, misrepresent, or fail to fully disclose all requested data on the financial aid application forms, you will be denied aid or owe a repayment for any aid disbursed. If you have already received money based on falsified information, you will be referred to the Department of Education Investigation Division for possible criminal prosecution.

Washington State Financial Aid Programs- Opportunity Pathways

The State of Washington may offer you financial assistance to help support your education expenses. Please visit [www.opportunitypathways.wa.gov](http://www.opportunitypathways.wa.gov) to receive more information about financial aid, scholarships, work study, and student loans. In order to receive this financial assistance, you will need to comply with the following conditions.

- You do not owe a refund or repayment to any federal or state grant and are not in default on a state or federal student loan.
- You must meet the minimum eligibility requirements of the Washington State Financial Aid Program.
- If you do not attend or if you withdraw from my classes, you may owe a repayment of all or part of the award amount.
- The offer of this state financial assistance is subject to, and conditioned upon, the availability of funds. The Washington Student Achievement Council and Shoreline Community College reserves the right to withdraw, reduce, or modify the awards due to funding limitations or due to changes in circumstances which affect your eligibility for the program.
- You must maintain academic progress standards set by Shoreline Community College for state aid programs.
- You must not pursue a degree in theology or hold a bachelor’s degree.

If you have questions or find that you cannot comply with these conditions, please contact the Financial Aid Office.

Things to Remember

- Managing money wisely is especially important for a student on a tight budget. Having a budget will help you gain a perspective on your financial circumstances and assure adequate resources while you are attending school.
- Plan to have enough of your own money for tuition, books and living expenses for the start of the quarter. There are many things that could delay your financial aid when you need it the most.
- Update your student information immediately to reflect any address and phone number changes to the Enrollment Services/Financial Aid Office. If we can’t reach you and need something from you, your file will remain inactive until you contact us.
- Students are responsible for notifying Financial Aid of enrollment changes or other information provided previously on their financial aid forms. This includes, but is not limited to, other scholarships or outside agency assistance provided to the student.
- The dollars you receive in grants and scholarships in excess of the cost of tuition, books and supplies may be taxable. Keep your receipts for tuition, books and supplies. Keep a record of the amount you receive in grants and scholarships.
- Keep this award notification and conditions of award for future reference. Receipt of your Award Notification certifies that you have read, understood and agreed to abide by the rules and conditions contained therein.
- Ask questions whenever you are in doubt. Keep us informed of any new developments or changes you make. If you fail to inform us that you have changed programs or left school, you could incur substantial repayments and loss of future aid eligibility.
- Remember to re-apply for financial aid every year. Apply early! The FAFSA application for next academic year will be available in October. Make the priority deadline for maximum funding!
Rights
Students have the right to review their files and ask questions about the information, including: what aid is available, deadlines, costs of attendance, school policies on refunds to students who withdraw; criteria used to award aid and how the office determines eligibility; an explanation of the financial aid programs; what portions of the aid must be repaid; what portion is grant aid; what portion is work study that must be earned; how satisfactory academic progress is determined; and the consequences of not making satisfactory academic progress.

Confidentiality
Information and documents kept by the Financial Aid Office in student aid files are confidential information and protected in accordance with the Family Educational Rights and Privacy Act (FERPA).