



Financial Aid, Scholarships and Veterans Services Terms of Offer

In accepting an offer of financial aid, you acknowledge responsibility for understanding and complying with all the laws, regulations and rules that govern the various financial aid programs. The **TERMS OF OFFER** is an official agreement between you and the Office of Financial Aid, Scholarships and Veterans Services and is in force throughout the term of the award. Failure to comply with all of the laws, regulations and rules, may result in cancellation or an adjustment of the award and may require repayment of part or all funds disbursed to you. Because the laws and rules governing financial aid programs frequently change, the TERMS OF OFFER is subject to change without prior notice. The following general requirements apply to all financial aid programs:

- 1. Availability of Funds:** All awards are made on condition that funds are available. In the event that the state or federal governments reduce or eliminate funds, the Office of Financial Aid, Scholarships and Veterans Services will reduce and/or cancel your award.
- 2. Change in Information:** You must immediately report any [change in your name, address, or telephone number](#) must be reported Financial Aid AND to Admissions and Records in the DeRicco Student Services Building, FINANCIAL AID WINDOWS (Main Entrance Foyer).
- 3. Enrollment, Change in Enrollment Status, Late Starting Classes, and Withdrawal:** Our offer of financial aid is made on condition that you are admitted to, enrolled and attending courses at this college. To receive a full-time award, you must enroll in and maintain a minimum of twelve units throughout the semester. You will receive an award for three-quarter time status if you enroll in and maintain 9 to 11.5 units. Half-time status is 6 to 8.5 units. *Less than half-time payments are based on 0.5 to 5.5 units. **You must notify the Office of Financial Aid if you plan to enroll in less than half-time.**
 - o **Late-Starting/Short-Term Classes** will not be counted towards your enrollment status until the class actually starts. As a result, your disbursement will be reduced or delayed until the actual class begins.
 - o **A change in enrollment status** during a semester may change or cancel your award. If you withdraw, your remaining financial aid award will be cancelled.
 - o **Withdrawing From School:** Any student who receives financial aid and withdraws from ALL classes prior to completing 60% of the semester/program and/or courses may be required to repay a portion of all federal financial aid received. At San Joaquin Delta College, this includes the following programs: Federal Pell Grant and Federal Supplemental Educational Opportunity Grant (FSEOG). CONTACT THE FINANCIAL AID OFFICE BEFORE WITHDRAWING FROM ALL COURSES.
- 4. Satisfactory Academic Progress:** By accepting financial aid, you have read and understood the [Financial Aid Satisfactory Academic Progress policy](#), summarized as follows:
 - o Student is enrolled in an eligible program for the purpose of completing an AA/AS Degree or Certificate.
 - o Student will maintain a minimum cumulative grade point average (CGPA) of 2.0.
 - o Student will complete at least 67% of units attempted each semester, and 67% of their cumulative units attempted.
 - o Student must not have already completed 90 or more units of total college coursework. This unit total includes all repeated courses at Delta and at other higher education institutions. NOTE: All courses will count towards a student's financial aid eligibility. As soon as a course is passed with a grade "D" or better, students may only receive financial aid for one more repetition of the course.
- 5. Overawards:** Students must repay any funds received in excess of the amount to which they are entitled, regardless of the reason they received those excess funds.

6. **Financial Holds:** Students who have outstanding financial balances at the college are subject to having their financial aid disbursements held or delayed until satisfactory payment arrangements have been made.
7. **Non-Resident Students:** Financial Aid will be applied to student's tuition fees first; any leftover funds will be disbursed to the student.
8. **Debt owed to San Joaquin Delta College:** Students that accept these Terms of Offer agree that if they have any debt owed to San Joaquin Delta College it will automatically be deducted from their financial aid disbursement. If the financial aid disbursement exceeds the debt owed, the remaining balance of the financial aid will be disbursed to the student.

FINANCIAL AID WITHDRAWAL AND REPAYMENT POLICY

Per federal regulations, schools must determine the amount of the Title IV program assistance a student earns if he withdraws from school. The Title IV Programs at San Joaquin Delta College covered by this law are:

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOGs)
- Direct loans

Once a student withdraws from school, he/she may be in repayment or may be eligible for additional funds.

In general, students who received federal financial aid and withdraw prior to the following dates may be billed for a portion of their financial aid.

Fall 2018:	October 26 th , 2018
Spring 2019:	March 22 nd , 2019
Summer 2019:	Rotating date, depending on the start date of the course. Contact the Financial Aid Office for more information.

Note: All date are subject to change dependent on enrollment, short-term courses, and/or programs (i.e., Police Academy Programs, Nursing, etc.)

All repayments will be reported electronically to the U.S. Department of Education and students will not be eligible to receive any additional financial aid until:

- The full repayment balance has been paid in full, **OR**;
- Satisfactory payment arrangements are made with the U.S. Department of Education

*If you receive financial aid, contact the Financial Aid Office before withdrawing from all courses.

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