

2023-24

# Financial Aid Guide

# **Mission Statement**

Using an equity lens to keep student success as our focus while striving for the greatest level of assistance in the awarding of financial aid funds at Clark College. The Financial Aid Office provides opportunities for access and affordability by delivering accurate financial information, and individualized assistance to students and the community in a culture which supports an inclusive and collaborative environment.

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# **Eligibility Requirements**

All students are encouraged to apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA). In general, students must meet the following criteria to be eligible for federal student aid:

- Be a regularly admitted student to Clark College (not Running Start),
- Completed a high school diploma or GED,
- Be a U.S. citizen or eligible non-citizen,
- Not owe an overpayment on a federal grant,
- Not be in default on a federal student loan,
- Be enrolled in an eligible degree or certificate program,
- Maintain satisfactory academic progress

Students who cannot complete the FAFSA due to citizenship status, defaulted loans or federal grant overpayments can apply for state financial aid by completing the Washington Application for State Financial Aid (WASFA). To be eligible for state financial aid students must:

- Have a high school diploma or GED,
- Not be in default on a state loan,
- Not owe a repayment on a state grant,
- Be enrolled in an eligible degree or certificate program,
- Maintain satisfactory academic progress,
- Be a Washington State resident

# **Application Process**

Students can start the annual application process as early as October 1 by completing either the Free Application for Federal Student Aid (<u>FAFSA</u>) or the Washington State Application for State Financial Aid (<u>WASFA</u>). The FAFSA/WASFA is used to determine which types of financial aid a student may be eligible to receive.

The Financial Aid Office may request additional information to complete a student's application after receiving the FAFSA or WASFA. Information needed will be requested through the student's "To Do" list in ctcLink Self-Service and communicated by email using preferred email address. Students are encouraged to complete all required information by each term's priority processing date to avoid delays in receiving their financial aid offer.

Term	<b>Priority Processing Date</b>
Summer 2023	April 4, 2023
Fall 2023	July 10, 2023
Winter 2024	September 25, 2024
Spring 2024	January 3, 2024

### Verification

Verification is a review process where the Financial Aid Office ensures the accuracy of information reported on the FAFSA. Students are selected for verification by the Department of Education at the time they complete the FAFSA. Documents required for verification may include: Income Verification Form, Household Verification Form, copies of 1040 tax forms and schedules, W-2 forms, verification of non-filing, and identity verification. Other documents may be requested as needed to resolve conflicting information found during verification.

Students who are selected for verification will be notified of the documents required through their "To Do" list in ctcLink self-Service. All required documents should be turned in by the priority processing date. Financial aid funds will not be processed until verification is completed.

### **Financial Need**

Financial need is determined using two components: Expected Family Contribution (EFC) and Cost of Attendance.

### Expected Family Contribution (EFC)

The EFC is determined based on the information provided on the FAFSA or WASFA. The number is calculated using the federal methodology formula approved by Congress. The formula takes into account information reported on the application including: dependency status, family size, number of family members in college, income, and assets.

The EFC is not the amount of money that the student or their family is expected to provide. Rather, the EFC is an index used to determine a student's eligibility for federal, state, and institutional aid.

### Cost of Attendance (COA)

The cost of attendance, or budget, reflects the estimated costs associated with attending Clark College for the year. It includes allowances for estimated costs of:

- Tuition and fees which are charged by the college for classes
- Books and required supplies
- Transportation
- Housing, food and utilities
- Miscellaneous personal expenses

Eligibility for need-based financial aid is determined by the following formula:

Cost of Attendance - EFC = Financial Need

Grants, tuition waivers, work study, subsidized loans and some scholarships are considered need-based financial aid. Unsubsidized loans, private loans and third-party funding are not considered need-based. Please see the sections below that detail each type of aid for additional details. All resources offered cannot exceed the financial budget.

### Financial Aid Offer

Students are notified by email with a financial aid offer when their application is processed. The initial aid offer is based on the assumption that students will enroll in 12+ credits each term, which is considered full-time.

Students may still be eligible for aid at lower enrollment levels, although some grant aid will be prorated based on the chart below.

Enrollment	Credit Load	Eligibility
9-11 Credits	¾ Time	75% of the full-time grant award
6-8 Credits	½ Time	50% of the full-time grant award
1-5 Credits	Less than ½ Time	25% of the full-time grant award*

<sup>\*</sup>Some grants, work study and loans require a minimum number of credits. These are detailed in each program's eligibility requirements.

Students who plan to enroll less than full-time (12 credits) will need to complete an <u>Enrollment Change</u> <u>Form</u> to confirm their enrollment level and request to have their aid adjusted to their planned enrollment level before disbursement of funds.

# Types of Financial Aid Available

Financial aid includes grants, tuition waivers, student employment, scholarships, and student loans.

- Grants and tuition waivers are need-based forms of aid that generally do not have to be repaid,
- Student employment is available to help students pay for school through paid employment,
- Loans are a form of aid available that must be repaid with interest upon graduation, leaving school or dropping below 6 credits per term

### Federal Pell Grant

To apply, students must complete the FAFSA and, if selected, all requirements needed for verification. Students must meet all requirements for federal student aid.

The Federal Pell Grant is awarded based on financial need to undergraduate students. The initial award amount is based on the EFC and assumed full-time enrollment (12+ credits) for a maximum of three terms. Students who attend four terms may qualify for funds in the spring if they enroll in at least six credits. Eligibility is limited to a lifetime maximum of 18 full-time terms.

Students whose parent was a member of the U.S. armed forces and died because of military service performed in Iraq or Afghanistan after 9/11 or was a public safety office who died in the line of duty may qualify for additional Federal Pell Grant funds. Eligibility for additional funds may be considered if the student was under the age of 24 or enrolled in college at the time of the parent's death. Students should contact the Financial Aid Office if they believe they may qualify.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

To apply, students must complete the FAFSA and, if selected, all requirements needed for verification. Students must meet all requirements for federal student aid.

FSEOG is awarded based on financial need to students with an EFC of 0 who are eligible to receive a Pell Grant. The award is not prorated for less than full-time enrollment however, students must enroll in a minimum of six credits per term to receive FSEOG.

### Washington College Grant

To apply, students must complete either the FAFSA or the WASFA. Students who apply for federal aid, must complete all requirements for verification, if selected, and meet all requirements for federal student aid. Students completing the WASFA for state aid only, must meet all requirements for state financial aid.

The Washington College Grant is awarded based on need to undergraduate students. The award amount is based on student/spouse income reported for independent students, or for dependent students who had to provide parent information, parent income reported. The initial award is based on assumed full-time enrollment (12+ credits) for all terms, including summer.

The award is prorated for less than full-time enrollment however, a minimum of three credits is required to qualify for the award. Eligibility is limited a lifetime maximum of 15 full-time terms.

### College Bound Scholarship

To apply, students must complete either the FAFSA or the WASFA. Students who apply for federal aid, must complete all requirements for verification, if selected, and meet all requirements for federal student aid. Students completing the WASFA for state aid only, must meet all requirements for state financial aid.

The scholarship is available to students who signed up for the program in the seventh or eighth grade and graduated from a Washington high school with a 2.0 GPA without any felony convictions. Eligible students must enroll in college within one year of graduating high school.

College Bound Scholarship is awarded in combination with the Washington College Grant based on need to undergraduate students. The award amount is based on student/spouse income reported for independent students, or for dependent students who had to provide parent information, parent income reported. The initial award is based on assumed full-time enrollment (12+ credits) for all terms, including summer.

The award is prorated for less than full-time enrollment however, a minimum of three credits is required to qualify for the award. Eligibility is limited to a lifetime maximum of 12 full-time terms.

#### Washington Bridge Grant

To apply, students must complete either the FAFSA or the WASFA. Students who apply for federal aid, must complete all requirements for verification, if selected, and meet all requirements for federal student aid. Students completing the WASFA for state aid only, must meet all requirements for state financial aid.

The grant is award in combination with the Washington College Grant based on need to undergraduate students in the highest eligibility range for state financial aid. The award amount is not prorated for less than full-time (12+ credits) however, student must enroll in at least 3 credits to be eligible. The grant is awarded over a maximum of three terms.

### Passport to College Promise

Passport to College Promise is a state grant program available to former foster youth or students age 18 to 24 who are experiencing unaccompanied homelessness. To qualify students must complete the FAFSA or WASFA, meet Washington State residency requirements and enroll in at least six credits each term.

### Clark College Grants and Waivers

Clark College reserves a percentage of tuition revenue and offers these funds to students who are a Washington State resident or eligible for in-state tuition in the form of institutional grants and tuition waivers.

Grants offered are based on need. The award is not prorated based enrollment level however, a minimum of six credits is required.

Waivers offered may only be awarded to reduce the cost of tuition and cannot be applied toward fees or refunded directly to students. Tuition waivers are not prorated based on enrollment level and there is no minimum enrollment level.

### Work Study

Work study is awarded based on need to students who indicate they are interested in student employment on the FAFSA. Funds are earned through employment on and off campus. Students must be enrolled in six or more credits per term.

Students who are interested in using their work study offer can get started by:

- Accepting the offer online in their ctcLink Self Service,
- Completing a Student Employment Quiz online at <u>MyClark@Clark</u>,
- Reviewing and applying for available jobs the following day after accepting work study offer.

Offers are automatically awarded to students for fall, winter and spring terms. Students who are interested in work study for Summer term should complete a <a href="Change Form">Change Form</a> to request funds for summer. Visit the <a href="work study">work study</a> page for more information.

### Federal Direct Loans

Federal Direct Loans are a form of financial aid that must be repaid with interest. There are two types of Direct Loans:

**Direct Subsidized Student Loan:** Awarded based on need to undergraduate students. The Department of Education pays interest while students are enrolled in school in at least six credits. Payments are automatically deferred while students are enrolled in at least six credits.

**Direct Unsubsidized Student Loan:** Non-need-based loan available to undergraduate and graduate students. The student is responsible for interest while in school. Payments are automatically deferred while students are enrolled in at least six credits.

To apply, students must complete the FAFSA and verification (if selected). Students must meet all requirements for Title IV eligibility. The initial award amount is an offer after evaluating eligibility for need-based aid. Students who are interested in borrowing their Direct Loan offer can get started by:

- Accepting all or a portion of their loan offer online in their ctcLink Self Service,
- Completing a Master Promissory Note,
- Completing an <u>Entrance Counseling</u> (required for first-time borrowers only)

The amount students can borrow is based on their year in school and status as independent or dependent. For independent students who did not have to provide parent information on the FAFSA:

1st Year	\$3,500	\$6,000	\$9,500
2nd Year	\$4,500	\$6,000	\$10,500
3rd/4th Year (BAS)	\$5,500	\$7,000	\$12,500

For dependent students who did have to provide parent information on the FAFSA:

Dependent	Subsidized	Unsubsidized	Annual Limit
1st Year	\$3,500	\$2,000	\$5,500
2nd Year	\$4,500	\$2,000	\$6,500
3rd/4th Year (BAS)	\$5,500	\$2,000	\$7,500

Interest rates and fees associated with Direct Loans (may be subject to change):

	Subsidized	Unsubsidized
Interest Rate	3.73%	3.73%
Origination		
Fee	1.057%	1.057%

#### **Private Loans**

Private and alternative loans are available to students through private lenders of their choice. To apply students must be enrolled in at least six credits, be meeting satisfactory academic progress requirements, and have room in their cost of attendance.

Students who met all requirements for Title IV eligibility are strongly encouraged to complete the FAFSA and verification (if selected) to determine what types of aid they may be eligible for.

### Scholarships

Funding for scholarships is made possible through the generous support of individuals and organizations. The Clark College Foundation is one of the largest community college foundations in the country and offers many scholarships to Clark College students each year.

Individual scholarships may have specific eligibility criteria such as maintaining a certain grade point average (GPA) or enrollment level to qualify for funds awarded. Students should refer to the scholarship award letter they receive from the Foundation for the conditions of their award. The scholarship application is separate from the application for financial aid (FAFSA), although some scholarships may also require you to complete the FAFSA as well.

Generally, scholarship applications are available between January through April, and funds are awarded for the following academic year. Additional information can be found online at: <a href="https://www.clark.edu/enroll/paying-for-college/scholarships/index.php">https://www.clark.edu/enroll/paying-for-college/scholarships/index.php</a>

#### Workforce Education Services

Workforce Education Services administers a variety of programs that are designed to support students who are seeking certificates and degree programs with an employment goal, as well as students enrolled in Transitional Studies programs. Eligibility, including eligible degree types, vary and are dependent on individual program requirements.

Students may receive assistance with tuition, fees and books as well as help in accessing other supports, to include public benefits, by completing the Workforce Education Services Application online at: <a href="https://apps.clark.edu/WESapplication">https://apps.clark.edu/WESapplication</a>.

### Financial Aid Disbursement and Tuition Deadlines

Tuition deadlines for each term are published on the College's <u>website</u>. Students who have been awarded financial aid funds will have a tuition hold placed on their account to prevent a drop for non-payment until funds can be disbursed to pay charges.

Financial aid grants, tuition waivers and loan funds that have been accepted will be automatically used to pay outstanding tuition and fees approximately 1-2 business days before the first day of classes. Students who are enrolled less than full-time (12 credits) will need to complete an <a href="Enrollment Change Form">Enrollment Change</a> to confirm their enrollment level and request to have their aid adjusted to their planned enrollment level before disbursement of funds.

Any credit balance of financial aid funds remaining after payment of tuition and fees will be refunded to students. Clark College partners with BankMobile to deliver financial aid credit balance refunds. Funds are sent to BankMobile who in turn issues a refund according to the disbursement option selected. Additional information can be found online at: <a href="https://bankmobiledisbursements.com/how-it-works/">https://bankmobiledisbursements.com/how-it-works/</a>

For questions regarding refund of payments prior to disbursement and tuition balances, please contact the Cashier's Office.

### **Special Circumstances**

The FAFSA and WASFA application collect income information from two years prior to current school year. The Financial Aid Office recognizes that financial circumstances can often change and impact a families' ability to pay for the cost of education.

Students experiencing special circumstances impacting their income or household expenses may request an evaluation of the income used to establish their eligibility or adjustments to their cost of attendance. Forms are available online at: <a href="https://www.clark.edu/enroll/paying-for-college/financial-aid/forms.php">https://www.clark.edu/enroll/paying-for-college/financial-aid/forms.php</a>

# Financial Aid Census Date and Repayment Policy

The Financial Aid Office uses an "enrollment lock" date for Federal Pell Grant, Washington College Grant, College Bound Scholarship, and Passport to College Promise funds. The "lock" date is also known as the "census date."

The census date is the 10<sup>th</sup> business day of the term, except for summer which has a census date of the eighth business day. Through this date, college policy allows students to drop classes without a grade of "W." Tuition refunds may also be issued for courses dropped following to the <u>Clark College Refund Policy</u>.

Schedule changes made through the census date may have different impacts. Factors to consider include whether aid from the grant programs locked at census have already been disbursed, and whether classes were added or dropped.

### **Adding Classes**

Students who add classes through the census date may be eligible for additional grant funds if their enrollment level is increased. For example, if the student was previously enrolled in 6 credits (½ time) and adds a class for a new total of 9 credits, the student is now considered ¾ time.

After the census date, eligibility for Federal Pell Grant, Washington College Grant and College Bound Scholarship will be re-evaluated for the term. If the student is determined to be eligible for additional funding, the grants will automatically be adjusted and disbursed to the student account.

### **Dropping Classes**

Dropping some, but not all classes, through the census date may result in reduced grant eligibility if the enrollment level is decreased. For example, if the student was full-time and after dropping classes is enrolled in 6 credits, the student is now considered ½ time.

After the census date, eligibility for Federal Pell Grant, Washington College Grant and College Bound Scholarship will be re-evaluated. If funds were not previously disbursed for the term, the grants will be prorated to the lower enrollment level and automatically disbursed to the student account. If funds were already disbursed at the higher enrollment level:

- **Federal Pell Grant** will be reduced to the eligible enrollment level which will result in outstanding charges owed to the college,
- Washington College Grant and College Bound Scholarship repayments will be owed to the Washington Student Achievement Council (WSAC) for the difference in eligibility; students will not be eligible for additional state financial aid until the debt is paid in full,
- Passport to College Promise repayment may be owed if the student dropped below 6 credits or the drop in classes resulted in an over-award; the repayment will be owed to WSAC and the student will not be eligible for additional state financial aid until the debt is paid in full

If funds were already disbursed, and the student drops all classes, they will owe all funds disbursed from Washington College Grant, College Bound Scholarship and Passport to College Promise. A portion of funds disbursed from federal funds may have to be returned, subject to the Return of Title IV Policy.

Any tuition refunds issued from dropping classes will be applied toward the student's debt by Clark College Accounting Services.

### Late Starting and/or Early Ending Classes

Classes that start after census date or end before the last day of the term can be included in the financial aid enrollment level if the student was enrolled in the class by the census date.

Students who drop a late start or early ending course on or before the schedule class start date are considered to have not commenced attendance. This will require a review of the enrollment level and possible reduction of aid already disbursed.

### **Late Enrollment**

Clark College may allow enrollment in classes after the census date on case-by-case basis. Students may request authorization by completing a Late Registration Petition to the Enrollment Services Office. Petitions approved may result in a funding adjustment.

The complete <u>Financial Aid Census Date and Repayment Policy</u> is available online. Students are encouraged to visit the Financial Aid Office to ask about the impact of dropping classes before making changes to their schedule.

# Return of Title IV Policy

Financial aid funds are awarded assuming students will attend Clark College for the entire term. If a student withdraws, the Financial Aid Office is required to calculate the amount of Federal Student Aid, also known as Title IV funds, earned and return the unearned part of the aid disbursed for the term.

There are two scenarios where a student is considered withdrawn which will result in a Return of Title IV calculation: official and unofficial withdrawals.

- Official Withdrawal: When the student officially withdraws from classes through <u>Enrollment</u>
  <u>Services</u>,
- Unofficial Withdrawal: When the student stops attending classes before the end of the term and does not complete official withdrawal procedures

### **Calculating the Return of Title IV Funds**

The Financial Aid Office follows a federal formula approved by Congress to calculate the amount of funds earned and the amount of funds that must be returned. This includes:

- 1. Establishing the date of withdrawal, calculating the number of days in the term and the number of days the student was enrolled
- 2. Using the number of days attended, calculating the percentage of Title IV funds earned and the amount of Title IV funds that were not earned
- 3. Determine the total amount of Title IV aid that must be returned to the Department of Education and allocate the return, in order of priority, established by Congress

Funds are returned in the following order:

- 1. Unsubsidized Federal Direct Loans,
- 2. Subsidized Federal Direct Loans,
- 3. Federal Direct PLUS Loans,
- 4. Federal Pell Grants,
- 5. Iraq and Afghanistan Service Grants, and
- 6. Federal Supplemental Educational Opportunity Grants

### **Calculating the Percentage of Aid Earned**

To determine the amount of aid earned and unearned, the Financial Aid Office first must determine the percentage of the term completed by the student. This is calculated using the following formula:

Number of Days the Student was Enrolled (Counted through the date the student withdrew)



Number of Days in the Term (Counted from first day of the term through the last day of finals)

The percentage calculated reflects the amount of Federal Student Aid earned by the student. The difference, or percent unearned, is the portion of aid that must be returned. If the student completed at least 60% of the term, they are considered to have earned all Federal funds disbursed and no return is required.

#### **Returning of Unearned Funds**

The Financial Aid Office will revise the financial aid awards to return unearned funds, in order, to the Department of Education. Students will be notified by email of the Return of Title IV calculation detailing the amount disbursed and the amount earned from each aid program.

Students who earned less than the amount disbursed will owe outstanding charges to the college. Separate billing statements will be sent by Clark College Accounting Services.

Official withdrawals may result in tuition refunds based on the <u>Clark College Refund Policy</u>. Refunds issued as a result of the withdrawal will be applied toward the student's debt owed by Clark College Accounting Services.

#### **Post-Withdrawal Disbursements**

Occasionally, a student may withdraw before all aid they were eligible for was disbursed. If the Financial Aid Office determines the student earned more aid than was disburse, the student may be eligible for a disbursement of funds after the withdrawal. This is considered a post-withdrawal disbursement.

Post-withdrawal disbursements of eligible grant funds will automatically be made to the student account to pay outstanding institutional charges such as tuition and fees. Any remaining credit balance will be refunded directly to the student through BankMobile. Students who are eligible for post-withdrawal disbursement of loan funds will be notified by email of their eligibility with a deadline to claim available funds.

The complete <u>Return of Title IV Policy</u> is available online. Students are encouraged to visit the Financial Aid Office to ask about the impact of withdrawing from classes before making changes to their schedule.

# Satisfactory Academic Progress Policy

### What is Satisfactory Academic Progress (SAP)?

All students who apply for financial aid must maintain satisfactory academic progress and work towards an eligible degree or certificate. Students must maintain a 2.0 cumulative GPA, complete the number of credits registered for at time of census and complete two-thirds (66.6%) of all attempted credits. In addition, federal regulations require students be on pace to complete their degree or certificate before reaching the 150% maximum credit limit

### **Determination of Financial Aid Satisfactory Academic Progress Standing**

Satisfactory Academic Progress will be evaluated for all financial aid applicants prior to processing aid. If a student has previous academic history at Clark College, SAP determination will be based on the student's college transcript, regardless of whether or not financial assistance was received for the courses. Satisfactory Academic Progress will be reviewed at the end of every term and students will be notified via email if SAP standards are not met.

### **Reinstatement of Financial Aid Eligibility**

Financial aid eligibility may be reinstated when the student raises their cumulative GPA to a 2.0 and has achieved a cumulative completion rate of two-thirds (66.6%) of all credit hours attempted. Reinstatement of financial aid eligibility will be determined when all credits are completed in reinstatement term and grades are posted that help the student meet reinstatement criteria.

### **Satisfactory Academic Progress Appeal**

Students may also submit a Satisfactory Academic Progress (SAP) Appeal when failure to maintain good academic standing was due to circumstances beyond the student's control. In cases of student's illness,

injury, a death in the family or unusual circumstance, students may appeal to regain financial aid eligibility. Students are limited to two (2) SAP appeals at Clark College. Maximum Timeframe appeals are excluded from this limit. Students cannot appeal the same circumstance in a subsequent appeal.

### What are Clark College's Financial Aid Satisfactory Academic Progress Statuses?



#### Financial Aid: Meeting Satisfactory Academic Progress

Student has a cumulative GPA of 2.0 or higher, completes the number of credits registered for at time of census and completes two-thirds (66.6%) of all attempted credits, and the student is able to graduate within 150% maximum credit limit.



### **Financial Aid Warning**

Student's cumulative GPA dropped below a 2.0, and/or did not complete two-thirds (66.6%) of all attempted credits, and/or enrolled in 9 to 12+ credits and withdraws from credits (but completes at least 6 credits), and student is able to graduate within 150% maximum credit limit. A student is able to receive financial aid while on financial aid warning status but must meet SAP standards during that term of enrollment to remain eligible for subsequent financial aid.



### Financial Aid Suspension

Student did not meet SAP standards while in Financial Aid Warning or Financial Aid Probation status, and/or student withdraws from courses and falls below 6 credits, and/or it is determined that the student will not be able to graduate within 150% maximum credit limit, or a student in Financial Aid Academic Plan status fails to meet the plan guidelines. Student is not eligible to receive financial aid while on Financial Aid Suspension.



### **Financial Aid Probation**

This status is only issued when approved on a Financial Aid SAP/Maximum Timeframe Appeal. Student may receive financial aid for one term but must meet SAP standards by the end of that term to remain eligible for subsequent financial aid.



### **Financial Aid Academic Plan**

A student may be approved on an appeal for an Academic Plan Agreement. This allows for an extended Probationary period. The student is eligible to receive financial aid as long as the student continues to follow that academic plan.

The complete <u>Satisfactory Academic Policy</u> is available online. Students are encouraged to visit the Financial Aid Office to ask about the impact of withdrawing from classes before making changes to their schedule.

# Washington State Aid Conditions of Award

If your award letter includes Washington College Grant and/or College Bound Scholarship.

By accepting state financial aid, you agree to the conditions listed below. If you have questions or find that you cannot comply with these conditions, please contact your institution's financial aid office.

- 1. You must meet the requirement for Washington State residency.
- 2. You do not owe a repayment to any state grant or scholarship nor are you in default on a state student loan.
- 3. You must be enrolled in an eligible program and not be pursuing a degree in theology.
- 4. If you hold a bachelor's degree or the foreign equivalent, you are not eligible to receive state grant funds.
- 5. If you do not attend or if you withdraw from your classes, you may owe a repayment of all or part of any state funds you have received.
- 6. You must maintain the academic progress standards established by your institution in order to receive additional state aid.
- 7. There could be other circumstances that would require a repayment or reduction in your current award amounts.
- 8. You must meet all eligibility requirements for the state aid program(s) awarded.
- 9. The offer of this financial assistance is subject to, and conditioned upon, the availability of funds. Washington Student Achievement Council (WSAC) and the institution through which the grant, scholarship, or work study is awarded, reserve 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(s).
- 10. If I fail to cash my check containing state funds or pickup any remaining funds by the close of the academic year, the funds shall be returned to the program at WSAC and treated as funds declined by me.

The State of Washington is offering you financial assistance to help support your educational expenses. Please visit <a href="www.opportunitypathways.wa.gov">www.opportunitypathways.wa.gov</a> to receive more information about financial aid, scholarships, work study, and student loans.

You may choose to voluntarily make financial contributions to WSAC in recognition of the assistance that you received. All voluntary contributions will be used to provide financial assistance to other students. Please contact <a href="mailto:finaid@wsac.wa.gov">finaid@wsac.wa.gov</a> for more information.