Financial Aid Guide 2026-27

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Mission

Clark College's mission is to cultivate an inclusive, equitable, and vibrant community, Clark College educates, empowers, and elevates individuals to achieve their personal and professional goals.

In support of this mission, Clark College's Financial Aid Office expands access to education by helping individuals navigate financial resources with clarity, equity, and care.

Paying for college can feel overwhelming, but you don't have to figure it out alone. The Financial Aid Office at Clark is here to help make your education affordable and accessible. From scholarships and grants to loans and work-study opportunities, our team will guide you through every step of the process.

Whether you're applying for the first time, exploring new funding options, or just have questions about how to pay for college, we're ready to support you. We're committed to helping you understand your various options, meet important deadlines, and identify a financial plan that works for you.

Eligibility Requirements

All students are encouraged to apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA). To qualify for federal student aid, you must:

- Be a regularly admitted Clark College student (not Running Start)
- Have a high school diploma or GED
- Be a U.S. citizen or eligible non-citizen
- Not owe a repayment 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

If you're unable to complete the FAFSA due to citizenship status, defaulted federal loans or federal grant overpayments, you may instead apply for Washington State financial aid by completing the Washington State Application for State Financial Aid (WASFA). To qualify for Washington State financial aid, you 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

Student Rights and Responsibilities

As a financial aid recipient, you have important rights and responsibilities, including the right to:

- Have your financial aid eligibility determined fairly and consistently, in accordance with federal and state regulations and Clark College policies.
- Be considered for all aid programs for which you qualify, as long as funds are available.
- Receive information explaining how your financial aid eligibility was calculated.
- Access complete and accurate information about financial aid programs, along with relevant regulations, policies, and procedures.
- Be notified of your financial aid offer and any changes made to it.
- Expect that your financial aid records, your parents' financial information, and details of your aid offer will remain confidential, as required by the Family Educational Rights and Privacy Act (FERPA).
- Receive information about your student loan debt, including monthly and total repayment amounts, available repayment plans, and strategies for managing repayment.

As a student receiving financial aid, you're responsible for:

- Providing complete and accurate information needed by the Financial Aid Office to determine your eligibility.
- Using your financial aid only for educational expenses included in the Cost of Attendance.
- Completing Entrance Counseling before receiving your first loan disbursement.
- Completing Exit Counseling when you graduate or leave Clark College.
- Repaying any loans you borrow.
- Reporting additional sources of financial assistance, such as scholarships, stipends, agency benefits, or tuition waivers.
- Maintaining the same enrollment level throughout the term.
- Consulting with the Financial Aid Office before withdrawing from any classes.
- Reporting any portion of grants or scholarships that exceed tuition, fees, books, and supplies as taxable income on your tax return.
- Reporting any changes in your personal information or status—including name, address, Social Security number, graduation date, or housing plans.

Application Process

You can get started in applying for financial aid online with a few quick steps.

Step 1: Apply for Admission to Clark College if you're a new, transferring or returning student.

Step 2: Complete the Free Application for Federal Student Aid or the Washington Application for State Financial Aid. You should submit only one of these applications, based on your eligibility.

Step 3: Check your Financial Aid Application Status in ctcLink. You can login to review the Financial Aid tile, Message Center and To-Do lists for updates on the status of your application. Be sure to turn in any information requested as soon as possible.

Priority Processing Dates

Priority processing dates are the recommended dates to submit your FAFSA or WASFA and all required documents to the Financial Aid Office. Meeting this date ensures the Financial Aid Office can process your application and provide you with a financial aid offer before the term begins.

Summer Term 2026..........July 6, 2026
Fall Term 2026..................September 21, 2026
Winter Term 2027............January 4, 2027
Spring Term 202................ April 5, 2027

All required forms and documents can be submitted online through our Secure Form Upload.

Verification

Your application may be selected for a review called "verification" to confirm the information reported on your FAFSA or WASFA is accurate. If you're selected for verification, all required forms will be requested through your To-Do list in ctcLink and by email. Your financial aid offer can't be processed until verification is complete -it's important to turn in all requested information by the priority processing date.

Documents required for verification may include:

- Income Verification Form
- Family Size Form
- Copies of 1040 tax forms
- Identity verification documents
- Other forms or documentation as needed

Types of Financial Aid Available

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

To qualify for grants, loans, or student employment, complete the FAFSA or WASFA, submit all required documents, and meet program eligibility requirements.

Grants

Grants are need-based aid that does not have to be repaid, unless you withdraw from school. Available grants at Clark College include the Federal Pell Grant, Federal Supplemental Education Opportunity Grant, Washington College Grant, College Bound Scholarship, Passport to College Promise, and Clark College Grant.

Federal Pell Grant

The Federal Pell Grant is for students with financial need who have not earned a bachelor's degree. Your award amount is based on your SAI and how many credits you take.

If you attend less than full-time, your award will be reduced. Eligibility is limited to 18 full-time terms.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is awarded to students with high financial need who qualify for a Federal Pell Grant and have an SAI between -1,500 and 0. Funding is limited, so not all eligible students will receive it. You must enroll in at least 6 credits per term to receive the award.

Washington College Grant

The Washington College Grant is for students with financial need who have not earned a bachelor's degree. The award amount is based on income and family size from the FAFSA or WASFA.

You must enroll in at least 3 credits to qualify, and your award is reduced if you attend less than full-time. Eligibility is limited to 18 full-time terms.

College Bound Scholarship

The College Bound Scholarship is awarded with the Washington College Grant to students with financial need. The amount is based on income and family size from the FAFSA or WASFA.

To qualify, you must have signed up in 7th or 8th grade, graduated from a Washington high school (or earned a GED), and enroll in college by the fall after graduation.

You must take at least 3 credits to qualify, and your award will be reduced if you attend less than full-time. Eligibility is limited to 18 full-time terms.

Passport to College Promise

Passport to College Promise is a state grant program available to former foster youth or students ages 18 to 24 with an unaccompanied homeless youth designation. To qualify you must complete the FAFSA or WASFA, meet Washington State residency requirements and enroll in at least six credits each term.

Clark College Grant
Clark College sets aside a portion of tuition funds to provide grants to Washington residents or students eligible for in-state tuition.

The grant is based on financial need. You must enroll in at least 3 credits to qualify.

Student Employment
Student employment (Work-Study) is need-based aid that lets you earn money while working part-time to help pay for school. Jobs may be available on or off campus.

Participation is optional and offers benefits including:
- Extra money for living and school expenses
- Opportunities to explore different jobs, including community service
- Work experience in your field of study

To be eligible, you have to be enrolled in at least 6 credits and maintain satisfactory academic progress.

Scholarships
Scholarships are available through the Clark College Foundation and other organizations to help pay for school. The application is separate from financial aid, and eligibility depends on the donor's criteria.

Deadlines are usually in late winter or early spring for the next school year. Learn more about scholarships on the Scholarships webpage.

Federal Direct Loans
Federal Direct Loans are funds borrowed from the federal government to help pay for college expenses. These loans must be repaid with interest, typically beginning after a student graduates, leaves school, or drops below half-time enrollment (usually fewer than 6 credits). They generally offer lower interest rates than private loans and include flexible repayment options, along with borrower protections and benefits.

There are two types of Direct Loans
- Direct Subsidized Student Loan
- Direct Unsubsidized Student Loan

Direct Subsidized Student Loan
This loan is based on financial need for undergraduate students. The Department of Education pays the interest while you are enrolled in at least 6 credits.

Payments are automatically deferred while you are enrolled in at least 6 credits.

Direct Unsubsidized Student Loan

This loan is available to undergraduate and graduate students regardless of financial need. You are responsible for interest while in school, and payments are automatically deferred if you are enrolled in at least 6 credits.

Private Loans

Private and alternative loans are offered through lenders you choose. To apply, you must be enrolled in at least 6 credits and have room in your cost of attendance.

If you qualify for federal aid, you should complete the FAFSA to see what financial help you may be eligible for.

Federal PLUS Loans

Parents of dependent students can borrow a PLUS Loan to help pay for college. To qualify, the student must complete the FAFSA, and the parent must have no adverse credit history.

The maximum loan is the cost of attendance minus any other financial aid received. For details on eligibility and borrowing limits, visit the Department of Education's PLUS Loan for Parents page.

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, varies and is dependent on individual program requirements.

Students may receive assistance with tuition, fees and books as well as help in accessing other supports, including public benefits, by completing the Workforce Education Services Application.

Financial Need

The amount of financial aid you may receive is based on "financial need" calculated using your Cost of Attendance (COA) and Student Aid Index (SAI).

Cost of Attendance (COA)

Your Cost of Attendance, or budget, reflects the estimated cost of attending Clark College for the year. It includes both direct and indirect expenses.

Direct costs include:

- Tuition and fees
- Books and required supplies

Indirect costs are estimated expenses, such as:

- Housing
- Food
- Transportation
- Utilities
- Miscellaneous expenses

Housing estimates are based on living off campus without a parent. If you plan to live with a parent, you contact the Financial Aid Office to request a recalculation of your COA.

Student Aid Index

Your Student Aid Index (SAI) is a formula-based number calculated from the information your provide on your FAFSA or WASFA. It's used to determine your eligibility for financial aid.

SAI values range from -1,500 to 99,999. A lower (or negative) SAI indicates higher level of financial need. Your SAI is not the amount of financial aid you will receive or the amount your family is expected to contribute. You can learn more about how SAI is calculated online.

Calculating Financial Need

Your financial need is the difference between your Cost of Attendance (COA) and your Student Aid Index (SAI).

COA
-SAI
=Financial Need

Some types of financial aid are need based, including:

- Grants
- Work-Study
- Subsidized loans
- Some scholarships

When awarding aid, the Financial Aid Office determines your eligibility for both need-based and non-need based funding. The total amount of financial aid you receive can't exceed your cost of attendance.

Financial Aid Offer

Your financial aid offer outlines the amount of aid you may be eligible to receive while attending Clark College. This offer is based on the information provided on your FAFSA or WASFA and assumes you will be enrolled full-time (12 or more credits) each term.

Grants and Scholarships

Grants and scholarships included in your financial aid offer are automatically accepted. No action is required unless you plan to enroll less than full-time.

Work Study

Work-Study funds included in your financial aid offer allow you to apply for available student jobs. To participate, you must complete the Student Employment Quiz through MyClark@Clark. After completing the quiz, you can view open positions and request a job referral. A supervisor will then contact you to schedule an interview.

If you are interested in receiving Work-Study funds for the summer term, you must submit an Award Adjustment Form to the Financial Aid Office.

Direct Loans

Direct Loans included in your financial aid offer must be accepted in ctcLink Self Service. If you are enrolled in fewer than full-time credits (12 or more), the amount you are eligible to borrow will be adjusted based on your enrollment level. You must be enrolled in at least 6 credits to qualify for a Direct Loan.

First time borrows are also required to complete Entrance Counseling and sign a Master Promissory Note before receiving loan funds.

Enrollment Change Form

If you are eligible for grants or have accepted Direct Loans, the amount you receive each term depends on the number of credits you enroll in. If you plan to enroll in fewer than full-time credits (12 or more), you will need to complete an Enrollment Change Form to request an adjustment to your financial aid.

Your initial financial aid offer is based on full-time enrollment (12 or more credits). If you enroll in fewer credits, you may still be eligible for aid; however, your award will be prorated based on your enrollment level. See the chart below for more details.

Credits Enrolled	Proration
12+	100%
11	92%
10	83%
9	75%
8	67%
7	58%
6	50%
5	42%
4	33%
3	25%
2	17%
1	8%

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

Tuition Deadlines and Receiving Your Financial Aid

The amount of tuition and fees due each term will be available in the Student Services Center after you register for classes. Tuition due dates are published on the college's website.

If you have been awarded financial aid, such as grants, scholarships, or accepted Direct Loans, a tuition hold will automatically be placed on your account. This hold extends your tuition payment deadline.

Financial aid funds are typically disbursed 1–2 business days before the start of the term and are first applied to your tuition and fees. If there are remaining funds after charges are paid, the balance will be refunded to you through BankMobile Technologies. If your financial aid does not fully cover your tuition and fees, you are responsible for paying the remaining balance.

For questions about tuition charges or refunds, please contact the Cashier's Office.

Special Circumstances

The 2026–27 FAFSA and WASFA use 2024 income information to determine your eligibility for financial aid. The Financial Aid Office understands that financial circumstances can change and may affect your family's ability to pay for college.

If your family is experiencing special circumstances that impact your income or household expenses, you may request a re-evaluation of the income used to determine your eligibility or request an adjustment to your cost of attendance. You can start the process by visiting our Financial Aid Forms page.

Financial Aid Census Date Policy

The financial aid census date is when your enrollment is "locked" for the term. The census date is the 10th business day of the term, except for summer term, when it falls on the 8th business day. Your enrollment on the census date affects your eligibility for:

- Federal Pell Grant
- Washington College Grant
- College Bound Scholarship
- Passport to College Promise
- Federal Direct Loans

Adding Classes

If you're not full-time (under 12 credits), you may qualify for additional grant funding by adding classes before the census date. The Financial Aid Office will automatically review your enrollment, adjust your grants if you're eligible, and send you an updated financial aid offer. If you borrowed a Federal Direct Loan, you may request to increase your loan amount.

Dropping Classes

If you drop classes before the census date, you won't receive a "W" on your transcript and may get a refund based on the college's refund policy. However, if you drop credits after financial aid has already paid your tuition, your Federal Pell Grant may be reduced, which could leave you owing money to the college.

You may also have to repay funds from programs like the Washington College Grant, College Bound Scholarship, or Passport to College Promise, and you won't be eligible for more aid from these programs until that balance is fully paid.

If you borrowed a Federal Direct Loan for the term, the amount you're eligible to borrow in the next term may be reduced.

Late Starting and Early Ending Classes

Classes that start after the census or end before the last day of the term can be included in your financial aid eligibility. You must be officially enrolled in these classed by the census date.

Dropping a late start or early ending class on or before the first day of class, will also result in reduced eligibility and repayment(s) owed to Clark College and/or the Washington Student Achievement Council.

Late Enrollment

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

The complete Financial Aid Census Date and Repayment Policy is available online. We encourage you to visit our office to ask about the impact of dropping classes before making changes to your schedule.

Return of Title IV Policy

Financial aid is awarded with the expectation that you will attend the entire term. If you withdraw from all your classes, the Financial Aid Office must calculate the amount of funding you earned and return the portion you didn't earn. This process is called a Return of Title IV calculation.

You are considered to have withdrawn for the term and will require a Return of Title IV calculation if:

1. You officially withdraw from all classes through Enrollment Services (official withdrawal), or
2. You stop attending all classes before the end of the term without officially withdrawing (unofficial withdrawal)

Calculating the Return of Title IV Funds

The Return of Title IV is calculated as a percentage using the date you withdrew and the number of days in the term to determine the amount of aid earned and the portion that has to be returned.

The percentage of aid earned is calculated by dividing number of days you were enrolled in the term (counted through the date you withdrew) by the number of the days in the term (counted from the first day of classes through the last day of finals).

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

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

Returning of Unearned Funds

The unearned portion has to be 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. Federal Supplemental Educational Opportunity Grants

Our office will revise your financial aid offer to return unearned funds to the Department of Education. You will be notified by email of the Return of Title IV calculation detailing the amount disbursed and the amount earned from each program.

If you earned less than the amount disbursed, you will owe outstanding charges to the college. Official withdrawals may result in tuition refunds based on the college's Refund Policy and will be used to reduce charges. You will receive a separate billing statement from Clark College Accounting Services.

Post-Withdrawal Disbursements

Sometimes, you may withdraw before all aid you were eligible for was disbursed. If our office determines that you earned more aid than what was disbursed, you may be eligible for disbursement of funds after you withdraw. This is called a post-withdrawal disbursement.

Post-withdrawal disbursements of grants funds will automatically be applied to your student account to pay charges. Any remaining funds will be refunded to you through BankMobile Technologies.

If you're eligible for a post-withdrawal disbursement of Federal Direct Loans, you will be notified by email. The notification will include the amount you were eligible to borrow and deadline to claim the available funds.

The complete Return of Title IV Policy is available online. We encourage you to visit our office to ask about the impact of withdrawing from classes before making changes to your schedule.

Satisfactory Academic Progress Policy

You're required to meet satisfactory academic process to be eligible for financial aid. This includes maintaining a 2.0 cumulative GPA, completing two-thirds (67%) of the total number of credits you attempt, and completing your degree or certificate within 150% of the credits required for the program.

Reviewing SAP

SAP is reviewed when you apply before we process your financial aid award. If you attended Clark before, your SAP history will be based on your transcript regardless of whether you received financial aid for the courses. SAP is also reviewed at the end of each term. You will be notified by email if you're not meeting SAP requirements.

How to Meet SAP

You're considered to be meeting SAP when you:

- Have a cumulative GPA of 2.0 or higher,
- Maintain a completion rate of two-thirds (67%) of all credits you've attempted (this is called your pace of progression), and
- You're able to complete your degree or certificate within 150% of the credits required for the program (this is called the maximum timeframe)

Financial Aid Warning

You will be placed on Financial Aid Warning if your cumulative GPA drops below 2.0 and/or you don't meet the 67% pace of progression requirement. Warning lasts for one term and you're still eligible to receive aid during that time. However, you will be required to meet all SAP standards the following term to remain eligible.

Financial Aid Suspension

You will be placed on Financial Aid Suspension if you don't meet SAP standards while on Warning or Probation, your cumulative GPA falls below 2.0 after your 6th term, or you reach the maximum timeframe. You're not eligible to receive financial aid while on Financial Aid Suspension status. This includes grants, work study and loans.

Regaining Financial Aid Eligibility

If you lose eligibility for funding due to SAP, you may regain eligibility on your own by after raising your cumulative GPA to 2.0 and your pace of progression to 67% or higher. Your eligibility for reinstatement of funds will be determined after all credits are completed at the end of the term in which you meet all requirements.

Satisfactory Academic Progress Appeal

You may turn in an appeal if circumstances beyond your control prevented you from meeting SAP standards. Examples may include illness, injury, death in the family, or other unusual circumstance. You're limited to 2 appeals at Clark College, and you can't appeal for the same reason in a subsequent appeal. Maximum Timeframe Appeals are excluded from this limit.

If your appeal is approved, you will be placed on a Financial Probation status. You will be eligible to receive financial aid for one term and must meet all SAP standards at the end of that term to remain eligible for future funding.

Appeals may be approved on an Academic Plan Agreement. This allows for an extended Probationary period. You're eligible to receive financial aid as long as you to follow the conditions of the academic plan.

The complete Satisfactory Academic Progress Policy is available online. We encourage you to visit our office to ask about the impact of withdrawing from classes before making changes to your 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 www.opportunitypathways.wa.gov 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 finaid@wsac.wa.gov for more information.

Clark College Non-Discrimination Policy

The college affirms a commitment to freedom from discrimination for all members of the college community. The responsibility for, and the protection of, this commitment extends to students, faculty, administration, staff, contractors, and those who develop or participate in college programs. It encompasses every aspect of employment and every student and community activity. The college expressly prohibits discrimination on the basis of race, color, national origin, age, perceived or actual physical or mental disability, pregnancy, genetic information, sex, sexual orientation, gender identity, marital status, creed, religion, honorably discharged veteran or military status, citizenship, immigration status, or use of a trained guide dog or service animal. Harassment is a form of discrimination.

If you have questions or concerns about discrimination, please contact:
Title IX and ADA Coordinator (students and employees):
Director of Labor & Compliance 360-992-2105 or hr@clark.edu

Section 504 Coordinator (students):
Director of Disability Support Services 360-992-2065 or dss@clark.edu
Clark College, 1933 Fort Vancouver Way, Vancouver, WA 98663