



2024-25

# STUDENT FINANCIAL AID HANDBOOK

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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 Centralia College (not Running Start)
- Completed a high school diploma or GED
- Be a U.S. citizen or an eligible non-citizen
- Not owe an overpayment on a federal grant
- Not be in default on a federal student loan (federal aid only)
- Be enrolled in an eligible degree or certificate program
- Maintain [Student Academic Progress \(SAP\)](#)

Students who cannot complete the FAFSA due to immigration status, defaulted loans or federal grant overpayments, but meet WA state residency requirements, 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:

- Be a [Washington State resident](#)
- Have a high school diploma or GED
- Not owe a repayment on a state grant
- Be enrolled in an eligible degree or certificate program
- Maintain [Student Academic Progress \(SAP\)](#)

## Application Process

Students can start the annual application process as early as October 1st by completing either the Free Application for Federal Student Aid ([FAFSA](#)) or the Washington State Application for State Financial Aid ([WASFA](#)). The FAFSA/WASFA is used to determine which types of financial aid a student may be eligible to receive. In addition to the FAFSA/WASFA, students must submit a 24-25 CC Financial Aid Form.

After receiving the FAFSA or WASFA and CC Financial Aid Form, the Financial Aid Office may request additional information to complete a student's application. Information needed will be requested through the student's "To Do" list in ctLink Self-Service. Students are encouraged to complete all required information by the priority processing date to avoid delays in receiving their financial aid offer.

<b>Term</b>	<b>Priority Processing Date</b>
Summer 2024	May 1, 2024
Fall 2024	May 1, 2024
Winter 2025	November 27, 2024
Spring 2025	February 28, 2025

## 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: Standard Verification Form, copies of 1040 tax forms and schedules or copies of tax transcripts, W-2 forms, verification of non-filing, and identity verification. Other documents may be requested as needed to resolve conflicting information found during verification. Many of these forms are available on the [Centralia College Financial Aid Forms page](#).

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. Additional clarifying information may also be requested from students who complete the WASFA.

## Financial Need

Financial need is determined using two components: Student Aid Index (SAI) and Cost of Attendance (COA).

### Student Aid Index (SAI)

The SAI is an eligibility index number that 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 evaluates the reported financial information of the student and their contributor(s) on the application.

The SAI is not a dollar amount of aid eligibility or an amount a family is expected to provide. The SAI is simply an index used to determine a student’s federal, state, and institutional aid eligibility.

### Cost of Attendance (COA)

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

- Tuition and fees which are charged by the college for classes
- Books and required supplies
- Transportation
- Living Expenses (Food and Housing)
- Miscellaneous personal expenses

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

$$COA - SAI - OFA \text{ (other financial assistance)} = \text{Financial Need}$$

Grants, tuition waivers, work study, and some scholarships are considered need-based financial aid. Private loans, third-party funding and some emergency funding sources are not considered need based. Please see the sections below that detail each type of aid for additional details. All sources of aid must be coordinated if any need-based aid is awarded.

## 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	$\frac{3}{4}$ Time	75% of the full-time grant award
6-8 Credits	$\frac{1}{2}$ Time	50% of the full-time grant award
1-5 Credits	Less than $\frac{1}{2}$ Time	25% of the full-time grant award*

\*Some funds require a minimum number of credits. These are detailed in each program's eligibility requirements.

Beginning with the 24-25 year certain federal and state programs are awarded based on an enrollment intensity level, which results in a different award per individual credit below full-time (12 or more). Funds awarded based on enrollment intensity will be prorated based on the chart below.

Credit Hours	Enrollment Category	Enrollment Intensity
12 (or more)	Full-Time	100% of the award
11	Three-Quarter Time	93% of the award
10		82% of the award
9		75% of the award
8	Half-Time	67% of the award
7		58% of the award
6		50% of the award
5	Less than Half-Time	42% of the award
4		33% of the award
3		25% of the award
2		17% of the award
1		8% of the award

Students who are enrolled less than full-time (12 credits) will need update their enrollment level by submitting the Enrollment Level Revision Form on-line once they are registered each quarter. Students who do not submit a request for their enrollment level to be updated will be adjusted after the **Census\*** date each quarter, which is the 10<sup>th</sup> day (8<sup>th</sup> day for summer quarter).

QUARTER	Census* Date
Summer 2024	July 15, 2024
Fall 2024	October 4, 2024
Winter 2025	January 17, 2025
Spring 2025	April 18, 2025

## Types of Financial Aid Available

Financial aid includes grants, tuition waivers, student employment, scholarships, and 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 six (6) credits per term

Grants and scholarships are automatically accepted on the student's behalf at the time of awarding. Work study funds are awarded as a potential award. Students must be hired into a position in order to earn the funds awarded to them.

### Federal Pell Grant

To receive the Pell Grant, students must complete the FAFSA. 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 income information and the SAI, and assumed full-time enrollment (12+ credits) for a maximum of four terms. The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of eighteen (18) quarters of full-time enrollment.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is awarded based on financial need to students with an SAI of -1500 to 0 (zero) who are eligible to receive a Pell Grant. Awards are prorated based on enrollment. 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. To be eligible for state aid, students must meet all requirements for state student aid.

The Washington College Grant is awarded based on need. The award amount is based on annual income and family size. Students must not have already earned a bachelor's degree in order to be eligible.

The initial award is based on assumed full-time enrollment (12+ credits) for all terms. The award is prorated for less than full-time enrollment, although a minimum of three credits is required to qualify for the award. Eligibility is limited to a lifetime maximum of eighteen (18) full-time quarters.

### College Bound Scholarship

To apply, students must complete either the FAFSA or the WASFA. To be eligible for state aid, students must meet all requirements for state student aid. Students must have signed up for the College Bound Scholarship in the seventh or eighth grade and cannot have any felony convictions before high school graduation. 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 students in the highest eligibility range for state financial aid. The initial award is based on assumed full-time enrollment (12+ credits) for all terms. The award is prorated for less than full-time enrollment, although a minimum of three credits is required to qualify for the award. Eligibility is limited to a lifetime maximum of twelve (12) full-time terms and must be used within a 5-year timeframe after the student graduates.

### Washington Bridge Grant

To apply, students must complete either the FAFSA or the WASFA. To be eligible for state aid, students must meet all requirements for state student aid.

The grant is awarded in combination with the Washington College Grant based on need to students in the highest eligibility range for state financial aid. The award amount is not prorated for less than full-time (12+ credits), although the award is split over the quarters the student is awarded for the year.

### Passport to College Promise

Passport to College Promise is a state grant program available to former foster youth or students aged 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 (6) credits each term. First time recipients of this grant cannot be older than 22.

### Centralia College Grant and Tuition Waiver

Centralia College reserves a percentage of tuition revenue and offers these funds to students who are Washington State residents. These funds are offered in the form of an institutional grant and tuition waiver.

Centralia College Grant is offered based on need. The award is prorated based on enrollment level.

The Tuition Waiver is offered based on need and is prorated based on the enrollment level as well. It may only be awarded to reduce the cost of tuition and cannot be applied toward fees or refunded directly to the student.

### Worker Retraining

The Worker Retraining program can assist with tuition, fees, books and supplies for those who qualify. Generally, students would be considered dislocated workers if they are receiving Washington State unemployment insurance benefits or have exhausted benefits within the previous forty-eight months, or are on Commissioner Approved Training. Please contact the Worker Retraining Intake Center at 360.623.8496 for more information.

### WorkFirst

The WorkFirst program helps cover the cost of tuition, books and other applicable expenses for eligible students. To be eligible, you must be on TANF. The WorkFirst program covers vocational/technical classes and certificates/degree, high school completion, asset/compass testing, GED testing, and some continuing education courses. WorkFirst Work Study is also available to students who are receiving TANF and need to work. Please contact Lisa Welch at 360-623-8649 for more information.

### BFET

The Basic Food Employment and Training program is a partnership between Centralia College and the Department of Social Health Services (DSHS). Individuals must currently be receiving or qualified to receive basic food assistance and must be enrolled in a vocational/technical degree program, associate of arts program with a sub plan, or in ESL, ABE, or GED program courses.

The BFET program may assist with tuition, books, some required supplies and testing fees. BFET students may also qualify for a childcare referral to Working Connections through DSHS. BFET students cannot be receiving DSHS TANF cash assistance. Please contact Lisa Welch at 360-623-8649 for more information.

### Opportunity Grant

The Opportunity Grant program can assist with tuition, fees, books, and some supplies for low income Washington State residents over 18 years old. The grant may pay for up to a total of 45 credits over a period of three years. To qualify for the program, you must be working towards a degree in the following fields:

Accounting	Business Office Technology	Energy Technology	Early Childhood Education
Welding	Criminal Justice	Medical Careers (Nursing, Phlebotomy, MA, etc.)	
Diesel	Electronics/Robotics/Automation	Substance Use Disorder Profession	

Please contact Lisa Welch at 360-623-8649 for more information.

### Early Achievers

The Early Achievers Grant program can assist with tuition, fees, and books for students working 10 hrs a week (40 hours a month), in an approved Early Achievers child care facility. The grant pays for state certifications required for employment, and may assist students toward their associates degree once they have completed their state certifications. Please contact Tabitha Burkhardt at 360-623-8177 for more information.



## Scholarships

Funding for scholarships is made possible through the generous support of individuals and organizations. The Centralia College Foundation offers an average of more than 175 scholarships each year, and you may be eligible to have all or part of your tuition paid by a scholarship. All students are encouraged to apply. The Centralia College Scholarship application opens March 1st and closes April 15th each year. You can access the application from the Centralia College homepage.

## Student Employment/Work Study

Student Employment is a type of student employment that is offered to eligible students based on need, determined by their FAFSA application. Work Study allows students to earn an allocated amount by working. Students must be registered for a minimum of six (6) credits to participate in any student employment program.

Student employment has both on campus and off campus employment opportunities. On campus programs include: Federal Work Study On-Campus, State Work Study On-Campus, and Institutional (non work study) employment. Most on-campus jobs pay state minimum wage. Off campus jobs include: State Work Study Off-Campus, Federal Work Study Off-Campus, and Cooperative Education. Off campus jobs are paid by the employer and generally must be related to the student's program of study.

Work Study positions are limited and provided on a first-come basis, so jobs are not guaranteed. Jobs are generally 15 hours per week, and paid for actual hours worked, at the hourly rate for the position. Students working on campus are paid twice a month on the 10th and the 25th. All student employees are required to sign up for electronic deposit. If students do not have electronic deposit set up, funds will be loaded onto a refillable payment card.

Students interested in employment opportunities, whether they are awarded work study funds or not, can inquire about open positions by viewing the Job Board, located on the 2nd floor of TAC, or contacting the Student Job Center staff directly via email at [studentjobs@centralia.edu](mailto:studentjobs@centralia.edu).

## Student Loans

Student loans are a form of financial aid that must be repaid with interest. Centralia College does not participate in any of the federal student loan programs, This means students cannot receive a Federal Direct Loan or Federal Parent Loan while attending Centralia College. If you are still interested in accessing a student loan, a private education loan may be a good option for you.

Private Education Loans are offered by private lenders up to the full cost of attendance and no federal or state forms are required. Terms may vary from lender to lender. Though not required, it is strongly recommended students first seek financial aid prior to considering private loans.

## Financial Aid Disbursement and Tuition Deadlines

Tuition deadlines for each term are published on [Centralia Colleges website](#). Financial Aid recipients funds are automatically used to pay outstanding tuition and fees approximately 5-10 business days before the first day of classes. Students who are enrolled less than full-time (12 credits) will need to submit an [Enrollment Level Revision Form](#) on-line once they are registered for the funds to be adjusted, otherwise their funds will be adjusted after the Census date.

If your financial aid funding is not enough to cover your tuition and fee charges then you will be responsible for paying the remaining balance. Any credit balance of eligible financial aid funds remaining after payment of tuition and fees will be refunded to students in the form of a balance check. Balance checks are mailed directly to students from the Business Office at the beginning of each quarter. Checks are mailed to the “check” and “mailing” address listed in ctcLink. Please update these options by logging into your ctcLink Student Self-Service Portal.

For questions regarding credit or debit card refunds, please contact the Cashiers Office at 360-623-8931 or by emailing [cashieroffice@centralia.edu](mailto:cashieroffice@centralia.edu)

## Special Circumstances

The FAFSA and WASFA applications collect income information from two years prior to the current school year (aid applications for the 2024-25 school year are based on 2022 income information). 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 may request an evaluation of the income used to establish their eligibility or adjustments to their cost of attendance. This is done by submitting a Special Condition Application Form request to the Financial Aid Office.

## Unusual Circumstances/Dependency Override

Financial aid regulations emphasize that parent(s) have the primary responsibility for meeting the educational costs of students. Occasionally, due to unusual circumstances, students cannot obtain parental information to complete their FAFSA or WASFA. If you cannot provide parental information for an unusual reason OR your marital status has changed since your initial application, you may petition for a waiver of federal regulations requiring parental information.

Parents’ out of state residency or unwillingness to provide information, as well as a student being self-supporting are not a reason to petition for a dependency override. Students must document that there are compelling reasons in order for an unusual circumstances/dependency override petition to be approved. For the purpose of overriding dependent student status, unusual circumstances will include, but are not limited to; physical, mental or sexual abuse from the parents to the student, whereby student contact with parent(s) would endanger his/her wellbeing. The [Unusual Circumstances/Dependency Override Petition](#) is available on the Centralia College Financial Aid forms page. Contact the Financial Aid Office if you have questions.

## Financial Aid Census Date and Repayment Policy

The Financial Aid Office uses an “enrollment lock” date for determining eligibility for Federal Pell Grant, Washington College Grant, College Bound Scholarship, 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 8<sup>th</sup> 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 the [Centralia College Refund of Tuition Policy](#).

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. If you are thinking of dropping a class, please contact the Financial Aid Office first.

### Adding Classes

Students who add classes after the start of the quarter may be eligible for additional funds if their enrollment level is increased. For example, if the student was previously enrolled in 6 credits ( $\frac{1}{2}$  time) and adds a class for a new total of 9 credits, the student is now considered  $\frac{3}{4}$  time. classes must be required for the student’s current program of study.

After the census date, eligibility for federal and state grants 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, before 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  $\frac{1}{2}$  time.

After the census date, eligibility for federal and state grants 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 grants** will be reduced to the eligible enrollment level which will result in outstanding charges owed to the college
- **State grants** are considered earned upon commencement. Aid will be reduced to match the eligible enrollment level for classes in which the student commenced attendance, which will also result in outstanding charges owed to the college.

If funds were already disbursed, and the student drops all classes, they will owe a repayment subject to the Return of Title IV Policy.

### **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 scheduled 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.

## **Return of Title IV Policy**

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

There are two scenarios in which a student is considered withdrawn which will result in a Return of Title IV calculation:

- When the student officially withdraws from all classes
- When the student earns a quarterly GPA of 0.0

### **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 establishing the date of withdrawal and calculating the number of days the student attended against the number of days in the term. 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.

Funds are returned in the following order:

1. Federal Pell Grants
2. Federal Supplemental Educational Opportunity Grants

### **Returning of Unearned Funds**

Students who earned less than the amount disbursed will owe outstanding charges to the college. To pay the balance owing or to set up a payment plan, students will need to contact the Cashiers Office at 360-623-8931 or by emailing [cashieroffice@centralia.edu](mailto:cashieroffice@centralia.edu)

Students who receive an approved Withdrawal Refund Exception Request may have their repayment reduced. Contact the Office of the Registrar for more information about Withdrawal Refund Exception Requests.

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. Students must maintain a 2.0 quarterly and cumulative GPA and complete the number of credits registered on the census date of each quarter. In addition, federal and state regulations require students to be on pace to complete their degree or certificate before reaching the maximum credit limit of 150% of the program length. For example, if you are in a program that requires 90 credits, you must finish your degree in less than 135 credits.

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

Satisfactory Academic Progress will be evaluated for all financial aid applicants prior to processing aid. If a student has previous academic history at Centralia College, the 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 is evaluated prior to a student being awarded for the year and at the end of every term. Students are notified via their preferred email if SAP standards are not met.

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

Financial aid eligibility may be reinstated with an approved appeal or when the student self-reinstates by paying for classes out of pocket for one term. Financial aid eligibility will be reinstated when all credits are completed in the reinstatement quarter and a GPA of 1.5 or higher is earned. If the student has a pace or cumulative GPA issue, they must meet federal minimum requirements at the end of their reinstatement term. Students must enroll in the number of credits they would like financial aid to reinstate. If wanting full-time enrollment, the student would need to complete 12 or more credits on their own. Self-reinstatement is not automatic, students will need to notify the Financial Aid Office in writing, using an appeal form, stating that she/he is believed to have earned reinstatement. Reinstatement will not be granted until a complete review has been performed by the Financial Aid Office.

### **Satisfactory Academic Progress Appeal**

Students may submit a [Satisfactory Academic Progress \(SAP\) Appeal](#) when failure to maintain good academic standing was due to extenuating circumstances beyond the student's control.

### **Meeting Satisfactory Academic Progress**

Student earns a cumulative GPA of 2.0 or higher, quarterly GPA of 1.5 or higher, completes the number of credits registered for on the census date of each quarter, and is able to graduate within 150% of the credit length of the program.

### **Financial Aid Warning**

Student completes at least 67% of the credits they are enrolled in on the census date, yet fails to complete all of their credits for the quarter. Student is able to receive financial aid while on financial aid warning status but must meet SAP standards during the following term of enrollment to remain eligible for financial aid.

### **Financial Aid Suspension**

Student did not meet SAP standards while in Financial Aid Warning or Financial Aid Probation status, and/or student fails to complete 67% of their quarterly and/or cumulative credits (pace of progression) within a quarter or earns less than 1.5 quarterly GPA or 2.0 cumulative GPA. 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 Appeal for one term. Student may receive financial aid for one term but must meet SAP standards by the end of that term to remain eligible for financial aid.

**Financial Aid Plan**

This status is only issued when approved on a Financial Aid SAP Long-Term Appeal. Student may receive financial aid as long as they complete all of their credits each quarter with a 2.0 or higher and continue to bring their cumulative GPA and/or pace of progression above the required minimum.

**Maximum Timeframe Exceeded**

Students will no longer be considered eligible for financial aid when the number of credits they have attempted equals 150% of the credits required for their degree, rounded down to the nearest whole credit. All attempted courses are counted, including incompletes, withdrawals, unofficial withdrawals, failed courses, audit classes, repeated courses, and transfer credits.

Running start and transfer credits accepted from other institutions or from a previously completed program at Centralia College will count toward the time limit requirement. The following courses do not count toward the time limit requirement: Basic Skills, ESL, non-credit courses and up to 45 credits of college prep/pre-requisite degree program requirements.

**Complete Withdrawals or earned 0.00 GPA's**

If you drop all of your classes during a quarter (or stop attend all classes) you will lose your future financial aid eligibility. It is also highly likely you will OWE money back to federal and state programs as well as the institution. When this happens you will not be able to enroll at Centralia College until this money is paid back. If you owe federal funds you will not be able to receive financial aid at ANY college/university. Once your debt is paid, you may appeal for reinstatement of financial aid.

QUARTER	REPAYMENT DATE* (R2T4)
Summer 2024	August 2, 2024
Fall 2024	November 10, 2024
Winter 2025	February 20, 2025
Spring 2025	May 22, 2025

\* Students who officially withdraw or stop attending all classes on or before this date may be required to repay a portion of the financial aid funds they received. Please review the [Refund Repayment Withdrawal Policy](#) for further guidance.

## Conditions of Award

If you are awarded any financial aid, you are responsible for the conditions, instructions and student responsibilities outlined in this Conditions of Award Statement.

1. **Admissions and Enrollment:** Financial aid offered is contingent on your admission and enrollment at Centralia College. You must be enrolled in a degree or certificate program that is at least nine months in length to be eligible for financial aid. You are responsible for contacting the Financial Aid Office prior to dropping credits or withdrawing from the college.
2. **Commencement of Attendance:** You are expected to attend all of your classes. You will be withdrawn from any class in which you do not commence attendance and have the potential for owing some or all of your funding.
3. **Availability of Funding:** Your aid award is subject to availability of federal, state, and institutional funding. Your funding may be withdrawn, reduced or modified due to funding limitations or due to changes in circumstances which affect your eligibility for the program(s).
4. **Payment Policy:** Your financial aid fund(s) will automatically be used to pay your tuition and fee charges each quarter. If your fund(s) are not enough to cover the entire amount of your tuition and fee charges, you are responsible for paying the remaining balance by the posted tuition due date or you may be withdrawn from your classes.
5. **Balance Checks:** If there are remaining monies after your tuition/fees have been paid, you are eligible for a financial aid balance check. Financial aid balance checks are mailed at the beginning of each quarter. You are not able to charge your books and supplies, and are required to make other arrangements to purchase these items on your own.
6. **Refund Checks:** Any credit adjustments or class changes you make during the first or second week of classes that result in a refund of financial aid funds will not be processed until after the 10<sup>th</sup> day of the quarter (8<sup>th</sup> day for summer quarter). This means that your refund check may be available around the end of the third week of classes.
7. **Satisfactory Progress:** In order to continue receiving financial aid, you must be making satisfactory academic progress (SAP). Maintaining SAP refers to the completion of all credits (based on your credit load on the 10<sup>th</sup> class day) with at least a quarterly 1.5 grade point average (GPA), cumulative 2.0 (GPA) and a 67% quarterly and cumulative credit completion rate. Refer to the full SAP policy for more details.
  - a. **Census Date:** Financial aid funding is based on your enrollment as of the 10<sup>th</sup> day of the quarter and an adjustment based on enrollment cannot be done after the 10<sup>th</sup> class day. This means that the Financial Aid Office cannot adjust your aid amount, regardless of whether you add or drop credits, after the 10<sup>th</sup> class day. Decreasing credits prior to the 10<sup>th</sup> day, after payments of financial aid, will result in repayment. See the repayment section. A decrease in enrollment status after the 10<sup>th</sup> class day will result in a warning or suspension status, and may prevent further aid from being disbursed.
  - b. **Complete Withdrawal:** If you drop all of your classes during a quarter (or stop attending all classes and earn 0.0's) you will lose your future financial aid eligibility. It is also highly likely that you will OWE money back to federal and/or state programs as well as the institution. When this happens, you will not be able to enroll at Centralia College until the money is paid back, and if you owe federal funds, you will not be able to receive financial aid at ANY college/university.

8. **Repayment:** Your fund(s) are awarded to assist in meeting educational expenses; and should your award status change, repayment of all or a part of the fund(s) may be required. Once notified of the repayment requirement, you will have no less than 30 calendar days to pay or make payment arrangements, or the debt will be sent to collections, at which time a 40% fee plus interest will be added, as well as court costs and attorney fees if applicable. See the Refund Repayment Withdrawal Policy for further guidance.
9. **Change of Circumstances:** You must report any change in your financial or family circumstances as it may affect your eligibility for aid. Changes which must be reported include (but are not limited to) student, spouse, or parental income, receipt of outside scholarships or tuition assistance, marital status, credit adjustments, degree/program changes, name changes, etc.
10. **Employment Eligibility:** If you are awarded Federal Work Study or State Work Study it is not a guarantee of employment, but rather an authorization to work under these programs. The amount you earn is limited to the amount authorized on your award letter notification.



## Washington State Aid Conditions of Award

If your award letter includes Washington College Grant, College Bound Scholarship and/or Bridge Grant. 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](http://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](mailto:finaid@wsac.wa.gov) for more information.