

2023-2024 Conditions of Award

As a recipient of federal and/or state aid you have certain rights and responsibilities. It is important that you read and understand the conditions noted below regarding receipt and disbursement of your financial aid.

Please note that **all communication from the SVC Financial Aid Office will be sent by email**, to the email address you have listed within your ctLink account. Please log in to your ctLink account and verify the correct email address is listed to ensure receipt of financial aid communications. Click [here](#) for instructions on viewing and updating your contact information.

Need assistance navigating ctLink? Click [here](#) for guides on navigating the ctLink student home page. For financial aid specific guidance, click [here](#).

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AWARD NOTIFICATION

Your initial award notification will include the amount of financial aid you are eligible to receive, and is determined by using the Federal Expected Family Contribution (EFC) generated from your FAFSA or WASFA application.

Students who apply for financial aid but are not eligible for grant aid will receive a separate Grant Ineligibility Notification Letter. Your award information is also viewable within ctLink under Financial Aid. You do not need to sign and return your award notification, as the aid you are initially awarded is in an accepted status. Students are not awarded loans as part of the initial awarding process. See the Federal Direct Student Loans section of this document for more information on how loans are processed. You will need to notify our office if you wish to decline your grant funding for any reason.

All notifications regarding your financial aid will be sent to the email account listed on your ctLink account.

Descriptions of the different aid types awarded at Skagit Valley College are listed in the [2023-2024 Consumer Information Guide](#). If you have questions regarding the financial aid award process, how your award was calculated, or have special circumstances, please contact the Financial Aid Office.

SATISFACTORY ACADEMIC PROGRESS

You are responsible for reading and understanding the Satisfactory Academic Progress policy. The policy is [available on our website](#). If you are receiving financial aid and withdraw from classes (officially or unofficially) after financial aid has disbursed to your account, you may be required to repay all or a portion of your aid received. Review the [Repayment Obligations](#) section of this document for more information.

DISBURSEMENT OF FINANCIAL AID

Skagit Valley College has partnered with an outside servicer (BankMobile) to streamline the disbursement of financial aid to students. Once your financial aid application is processed, you will receive information from BankMobile by mail and email, regarding your refund options. **You must select a refund option before you will be able to receive any financial aid funds** in excess of your tuition and fees. Visit the [Financial Aid website](#) to read and understand all the details associated with the receipt of your funds from BankMobile. Your financial aid is applied to outstanding tuition and fee costs before refunds are issued through BankMobile.

DISBURSEMENT REQUIREMENTS

1. Disbursement of funds will not automatically occur unless you are enrolled full-time, or you have notified our office of your reduced enrollment plans by completing an [Enrollment Revision Form](#), located on the Financial Aid Forms & Resources page, Financial Aid Forms, 2023-2024 Forms. This is required each quarter. Changes in the number of credits you are enrolled in **after your tuition is paid** may result in increases or decreases to the tuition amount and will be adjusted by the Business and Financial Aid Offices **through the 10th day of the quarter (census date/enrollment lock)**.
2. Refunds cannot be issued if there are service indicator holds associated with your SVC record (parking fines, returned NSF checks, library fines, past due balance, etc.). You must pay these fines before your refund can be issued. Please contact the SVC Cashier to resolve these problems.
3. Refunds for a future quarters' aid cannot be released until you have resolved any debts associated with a prior quarter balance. Your aid cannot be applied to your student account retroactively.
4. If you have been notified that we are monitoring your classes, the disbursement of your financial aid funds will be held until you provide our office with an updated and accurate Plan of Classes signed by your advisor, outlining the remaining classes required for your degree. If a Plan of Classes is already on file with our office, you may contact our office by phone to verify your enrollment each quarter, upon completing registration.

DISBURSEMENT OF FINANCIAL AID WILL NOT OCCUR AND TUITION WILL NOT BE PAID FOR STUDENTS WHO HAVE INCOMPLETE FILES, OR HAVE NOT SUBMITTED ALL OF THE REQUIRED INFORMATION REQUESTED BY FINANCIAL AID. BE SURE TO CHECK YOUR CTCLINK ACCOUNT FOR THE MOST UPDATED INFORMATION REGARDING YOUR FINANCIAL AID STATUS.

ELIGIBLE COURSEWORK

Students may only receive aid for classes **required for the degree or certificate** they are coded as pursuing with SVC. Check with your advisor or use the academic progress tool in ctLink to help determine what requirements you have remaining for your program. If it is determined your received financial aid for classes that are not required for the program you are pursuing at Skagit Valley College, you may be billed for repayment of aid. Click [here](#) for a guide on the academic progress tool.

REPAYMENT OBLIGATIONS

I. Overpayments (Census Date or Enrollment Lock)

Financial Aid "locks" enrollment on the 10th day of the quarter and reviews enrollment levels for all students who have had financial aid disbursed to pay tuition or refunded. Please Note:

- a. If you add classes (including wait-listed classes) after the 10th day, **there will be no adjustment to your quarterly financial aid award, with the exception of Washington College Grant (WCG) funds**. If your increased enrollment results in additional WCG eligibility, you will receive a subsequent disbursement of those funds.

- b. You may be required to repay a portion of your financial aid if credits are dropped after aid is disbursed to your student account. If repayment is required, you will be notified and billed by the Business Office. You will not be eligible to enroll in a future quarter until the overpayment is resolved.
- c. You will be held responsible for the enrollment level at the time of financial aid disbursement and may be placed on warning or suspension if credits are dropped after the 10th day of the quarter. Please see the Satisfactory Academic Progress Policy for more information.

II. Withdrawal from Classes

If you officially withdraw or stop participating in all classes (unofficially withdraw), a calculation will be completed in accordance with Federal and/or state regulations in order to determine the portion of your financial aid you were considered to have earned based on the number of days in the quarter your instructors report that you participated. You will be billed for the amount of aid you were not eligible to receive.

WCG recipients who completely withdraw **prior** to the 10th day of the quarter will be required to demonstrate active attendance/participation in each of the courses for which they were enrolled at the time of complete withdrawal in order to be considered as having earned their WCG funds. Failure to demonstrate active attendance/participation in each course will result in full repayment of the WCG disbursement.

WCG recipients who completely withdraw **after** the 10th day census date will not be subject to repayment of WCG funds, but will still be subject to Satisfactory Academic Progress monitoring at the end of the quarter and may still owe repayment of other aid.

Debts must be paid in full at the Cashiers Office by the deadlines outlined in the communications you receive from the SVC Business Office. **Students who do not repay debts owed as a result of overpayment or withdrawal will be prevented from registering for future quarters, and may be referred to the Department of Education, Washington Student Achievement Council, or a collection agency.**

TUITION PAYMENT PLANS

If you have taken out a [Tuition Payment Plan](#) (TPP) to assist with covering your tuition, you are agreeing to pay the full amount of your tuition in accordance with the TPP repayment timeline, regardless of your financial aid application status. Failure to repay your Tuition Payment Plan in the appropriate timeframe will result in your information being sent to a collection agency and you will be prevented from registering in future quarters. Students who become delinquent in repayment of their TPP's are prohibited from initiating future TPP requests.

AGENCY/OTHER SOURCE TUITION PAYMENTS

You must notify the Financial Aid Office as soon as possible if you receive assistance for educational costs from another federal, state, or outside agency (ex: scholarships, DVR, L&I, etc.). These payments must be included in your Cost of Attendance budget. If it is determined you received outside assistance after traditional financial aid has disbursed, you may be subject to a repayment of aid if you received more than your Cost of Attendance budget allows.

WASHINGTON COLLEGE GRANT

If you are awarded Washington College Grant (formerly known as State Need Grant), the State of Washington is offering you financial assistance to help support your educational expenses. Please visit [Washington Student Achievement Council - Washington State Financial Aid Programs](#) to receive more information about financial aid, scholarships, work study, and student loans.

These conditions of award are also included in your award notification.

TUITION WAIVERS

Tuition waivers can only be applied to the tuition portion of your quarterly tuition and fees for the quarter, regardless of the amount you have been awarded. If a tuition payment was made before a waiver is applied, your original payment method will be refunded. Please contact the Cashier for question regarding refunds of out-of-pocket payments.

FEDERAL DIRECT STUDENT LOANS

Applying for student loans is an **annual requirement**. Student loans require a [separate application](#), and a follow up award notification will be issued via email once your loan has been processed and awarded. **You must apply each year that you wish to borrow**. Loan applications for the upcoming year are made available on or around June 1st, each year. If you are a first-time borrower, federal regulations require additional documentation to process your loan, and there will be a 30-day delay before you can receive your first disbursement. More information is provided on the loan application.

Federal regulations require students to be enrolled in at least 6 credits per quarter and all credits must meet degree requirements in order to receive Direct Loan funding. In order to ensure your student loan request is processed prior to the end of the academic year (last day of spring quarter), **your [loan application](#) must be submitted online by May 15th of the academic year.**

WORK STUDY

If you have been awarded Work Study on your award letter it means that you have been awarded federal, state or institutional work-study. Work Study is an *opportunity* to earn funding throughout the year. Students are eligible to work up to 19 hours per week, not to exceed the award amount included on your award.

To apply for Work Study jobs, please visit the Work Study Job Board located on the [Financial Aid Website](#). Job placements are not carried over from year to year. You and the department in which you are planning to work are responsible for ensuring all the necessary hiring paperwork is completed and approved by Human Resources, **prior** to starting work. Once employed, you will receive bi-monthly paychecks based on the hours you work. Job placements are not guaranteed and are subject to job and funds availability. Student must typically be enrolled in at least 6 credits to be eligible for work study, and you must remain in good standing with SVC's Satisfactory Academic Progress policy.

ADDITIONAL INFORMATION

The college reserves the right to adjust your financial aid award subject to the availability of federal, state and institutional funds, or due to changes in your economic, academic, or other circumstances. You have the right to decline awards that are offered.

Financial aid awards may be revoked at any time if there is evidence that the conditions of need and merit are not as represented in the original financial aid application and supporting documents. In the event that a student **deliberately** falsifies or misrepresents the data submitted, the case will be forwarded to the U.S. Department of Education and the State of Washington for investigation.

If you will not be attending SVC, you are responsible for ensuring you have officially withdrawn from your classes, including classes for which you are waitlisted. Failure to properly withdraw from classes will result in owing tuition and fees associated with your registration. [Contact Enrollment Services](#) for information on how to withdraw from classes, if necessary.

The financial aid application is an **annual requirement**. You must reapply for financial aid each year, your eligibility will be reviewed, and awards will be offered based on each annual application. Each year the new FAFSA and WASFA open October 1st. For example, the 2024-2025 applications opened on October 1st, 2023. If you need assistance completing the financial aid application, we offer application workshops. To view upcoming workshops and to RSVP, click [here](#).

ASK QUESTIONS!! If you have questions regarding your aid, please contact our office by phone at one of the numbers listed below. You are also encouraged to review our comprehensive Frequently Asked Questions page, [here](#).

You may request a paper copy of any of the forms, policies, or disclosures mentioned in this notice, by visiting our office or contacting us at **Mount Vernon Campus (360) 416-7666** or **Whidbey Island Campus (360) 679-5320**.