



**YAKIMA
VALLEY
COLLEGE**

**2023-
2024**

Financial Aid Guide



Financial Aid Office
Yakima Valley College
S.16th Ave & Nob Hill Blvd.
Yakima, WA 98902

Contents

Eligibility Requirements	3
Application Process	3
Verification	4
Financial Need	4
Expected Family Contribution (EFC)	4
Cost of Attendance (COA)	4
Financial Aid Offer	4
Types of Financial Aid Available	5
<i>Federal Pell Grant</i>	5
<i>Federal Supplemental Educational Opportunity Grant (FSEOG)</i>	5
State Grants	5
<i>Washington College Grant</i>	5
<i>College Bound Scholarship</i>	6
<i>Passport to College</i>	6
YVC Grants and Waivers	6
<i>Yakima Valley College Grants</i>	6
<i>Yakima Valley College Tuition Waiver</i>	7
Work Study	7
Federal Direct Loans	7
<i>Steps for Applying for Federal Direct Loans</i>	7
Private Loans	8
Scholarships	8
Workforce Education & Training Funding Assistance	8
Special Circumstances	9
Financial Aid Census Date and Repayment Policy	9
Return of Title IV Policy	10

Satisfactory Academic Progress Policy	11
<i>Maximum Timeframe.....</i>	<i>Error! Bookmark not defined.</i>
Washington State Aid Conditions of Award	11
Resource Page	13
<i>Writing Center</i>	<i>13</i>
<i>Math & Tutoring Center</i>	<i>13</i>

Eligibility Requirements

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

- Be a fully admitted student to Yakima Valley College (not Running Start)
- Have received 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
- Be a Washington State resident

The Washington Application for State Financial Aid (WASFA) is for students who do not file a federal FAFSA application. Students who complete the WASFA are applying for state aid only. If a student is not eligible for federal aid due to their immigration status or if they are undocumented, they should complete the WASFA.

Application Process

For the FAFSA a student will need to apply for a FSA ID at studentaid.gov if this is your first time completing the FAFSA. You will sign your application using your **FSA ID**. Dependent students' parents will also need to create an FSA ID. Be sure to write down the ID and password as you will use them each year to renew your FAFSA.

The WASFA can be accessed at the Washington Student Achievement Council website at [WASFA \(Washington Application for State Financial Aid\) | WSAC](https://wasfa.wa.gov). If it is your first time completing a WASFA the website will prompt you to complete the WASFA eligibility questionnaire before you can create your WASFA account.

Once a student completes a FAFSA/WASFA the YVC Financial Aid Office will then receive the data. It is important that the student regularly checks their ctclink Self-Service as needed documentation or information will be assigned as "To Do" items. Students are encouraged to regularly check their preferred email they have on file with YVC as well as their message center in ctclink. It is recommended that students complete required "To Do" items by each term's priority processing date to avoid delays in receiving their financial aid.

Term	Priority Processing Date
Fall 2023	July 10, 2023
Winter 2024	September 25, 2024
Spring 2024	January 3, 2024
Summer 2024	April 1, 2024

Verification

Students are selected for a review process called Verification where the Financial Aid Office ensures the accuracy of information reported on the FASFA. If the federal processor selects you for verification, or we need to clarify your status or information on your application, we will request additional information. This might include copies of IRS Tax Transcripts, a Verification Worksheet or other documents.

Students that are selected for verification will be notified through their “To Do” list in ctclink Self-Service what documents or information is required. All documentation should be submitted by the priority processing dates. Financial aid funds can 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)

Expected Family Contribution or EFC is not the amount of money the student’s family is expected to provide, but rather it is an index number that the financial aid office uses to determine how much financial aid the student would qualify for. The EFC is calculated from the information that was provided on the FASFA or WASFA using a federal methodology formula approved by Congress. The formula considers the information the student provided on their application including dependency status, family size, number of family members in college, income, and assets.

Cost of Attendance (COA)

The cost of attendance, or budget, reflects the estimated costs associated with attending Yakima Valley 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 – Estimated Family Contribution = Financial Need

Financial Aid Offer

Students are notified by email with a financial aid offer when their application is processed. The initial aid offer assumes that students will enroll in 12+ units 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 grants, work study and loans require a minimum number of units. These are detailed in each program's eligibility requirements.

Students who plan to enroll less than full-time (12 units) will need to complete an [Enrollment Revision Form](#) 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 need to be repaid.
- Student employment or work study is employment that helps students pay for school
- Loans are a type of aid that needs to be repaid with interest once the student has graduated, left school or dropped below 6 units per quarter.

Federal Pell Grant

The student must be enrolled for at least one unit per quarter. The student must meet federal eligibility requirements and not have earned a bachelor's degree. Eligibility ends after equivalent of six full-time years of Pell, 150% of units required or bachelor's degree (whichever is first). Awarded based on financial need. The grant is prorated for less than full-time enrollment. Eligibility is limited to a lifetime maximum of 18 full-time quarters.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The student must be a Pell recipient and enrolled for at least one unit per quarter. The student must meet federal eligibility requirements with priority given to Pell recipients. Awarded based on financial need. The grant is prorated for less than full-time enrollment. Eligibility is limited to a lifetime maximum of 18 full-time quarters.

State Grants

Washington College Grant

The Washington College Grant is one of the most generous and flexible financial aid programs in the country. The amount you receive depends on family size, income and the cost of your school or program.

WA Grant is available to:

- Washington residents (including undocumented people)
- Recent high school graduates or working-age adults

- Low- to middle-income families and individuals
- People who plan to attend an approved certificate program, job training, apprenticeship, or college, part-time or full-time

College Bound Scholarship

The College Bound Scholarship program is an early commitment of state financial aid to eligible students who sign up in middle school and fulfill the scholarship pledge.

Washington Bridge Grant

Washington College Grant recipients who are receiving a maximum Washington College Grant award (0-60%), but are not College Bound eligible, and who have enrolled in at least 3 credits, are entitled to receive a \$500 Washington Bridge Grant.

The Washington Bridge Grant is an annual stipend awarded in addition to Washington College Grant to provide supplementary financial support to low-income students to cover higher education expenses beyond tuition and fees, such as books, lab fees, supplies, technology, transportation, housing and childcare.

This award is a flat rate limited to need, split evenly in a full year Financial Aid Offer and is not prorated by enrollment level.

Eligibility requirements include:

- are enrolled in at least three credits in the quarter.
- receive a maximum Washington College Grant award and still have need remaining.
- meets satisfactory academic progress.
- are NOT College Bound Scholarship eligible.
- are NOT receiving the Passport to College scholarship.

Passport to College

Created by the state of Washington, the Passport to College Promise Scholarship encourages foster youth to prepare for and succeed in college. Eligible foster youth can receive scholarships and other forms of financial aid that will help pay tuition and living expenses for up to five years of college. Scholars receive guidance from college academic and financial aid counselors, assistance finding housing during school breaks and over the summer, special consideration for the Washington College Grant and State Work Study financial aid programs, and help finding student employment.

YVC Grants and Waivers

Yakima Valley College Grants

Yakima Valley College Grant is an institutional grant that does not have to be repaid. This grant is available to you if you are a Washington State resident with high financial need. Eligibility is determined by the Financial Aid Office.

Yakima Valley College Tuition Waiver

Washington residents demonstrating financial need may be eligible to have all or part of their resident tuition paid. Eligibility is determined at the time of awarding, and students must submit a FAFSA or WASFA application to be considered for this award. This award only applies to tuition. Students must pay their mandatory and course fees. No refunds will be issued on awards exceeding tuition costs.

Work Study

The Work Study, both federal and state, program helps low- and middle-income undergraduate and graduate students earn money to pay part of their college costs while gaining valuable work experience in jobs related to their interests and goals. This allows students to develop career skills and job connections while avoiding added loan debt. To be eligible, you must meet the following criteria:

- File for financial aid by completing the [FAFSA](#) (Free Application for Federal Student Aid) or [WASFA](#) (Washington Application for State Financial Aid).
- Maintain satisfactory academic progress.
- Be able to work legally in the United States.
- The student must meet federal eligibility requirements and be enrolled in at least six units.

Awards are based on the availability of funds and the student's determined financial need. Currently, jobs are on-campus with payment biweekly.

Federal Direct Loans

Student loans are a form of federal financial aid, and you must complete a FAFSA to be eligible for federal loans as well as be enrolled in 6 units. Yakima Valley College participates in the Direct Loan Program, a low-interest, federal loan program.

There are two forms of Federal Direct Loans: Subsidized and Unsubsidized.

Direct Subsidized Loans do not accrue interest while the student is enrolled at least half-time.

Direct Unsubsidized Loans begin to accrue interest at the time of disbursement. Students have the option to make interest-only payments while they are still in school for Direct Unsubsidized Stafford Loans.

Steps for Applying for Federal Direct Loans

1. Submit a FAFSA Application
2. Wait for your Award Letter, your letter will be viewable in your ctclink account as well as emailed to you
3. [Complete a Loan Request Form found on the Financial Aid departments Forms webpage](#)
4. First-time borrowers must complete the Master Promissory Note and Loan Entrance Counseling on the Federal Student Aid website.
5. Submit your Direct Loan Acceptance Form to the Financial Aid Office.
6. Allow 1 to 2 weeks for processing.

Loan Fees, Limits, and Restrictions are subject to change.

Currently:

A 1.059% origination fee will be charged on each Stafford loan disbursement (subject to change for loans with first disbursements after September 30 each year).

Loan Limits: 1st Year Student: \$3,500/year maximum (subsidized up to need, then unsubsidized)

2nd Year Student: \$4,500/year maximum (subsidized up to need, then unsubsidized) o

3rd and 4th Year Student in applied Bachelor programs: \$5,500/year maximum (subsidized up to need, then unsubsidized)

Dependent student: \$2,000/year additional unsubsidized loan.

Independent student: \$6,000/year additional unsubsidized loan. (\$7,000/year if 3rd or 4th year applied bachelor

Private Loans

For private loans students will work with outside lenders to obtain funding. The student must contact the financial office to inform them of what lender they choose to work with. Once, the private lender gets in contact with the financial aid office, the financial aid office will then contact the student for any additional information.

Scholarships

Funding for scholarships is made possible through the generous support of individuals and organizations. Scholarships can be an important part of how a student pays for college. Eligibility and criteria for scholarships varies widely - they may be awarded on the basis of academic achievement, leadership potential, artistic talents, athletic ability, career plans, field of study, or special hobbies or interests. Individual scholarships may have specific eligibility criteria such as maintaining a certain grade point average (GPA) or enrollment level to qualify for funds awarded.

The scholarship application is separate from the application for financial aid (FAFSA), although some scholarships may also require the student 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:

<https://www.yvcc.edu/financial-aid/grants-scholarships/>

Workforce Education & Training Funding Assistance

YVC offers special funding options for current and prospective students interested in workforce education programs and training. These special funding options include:

- Basic Food and Employment & Training (BFET)
- Early Achievers Grant

- Integrated Basic Education Skills Training (I-BEST)
- Opportunity Grant
- WorkFirst
- Worker Retraining

Eligibility varies and is dependent on individual program requirements. Additional information for these different options is available online on the YVC website at: [Income-Based Tuition Assistance Programs - Academics \(yvcc.edu\)](http://yvcc.edu/Income-Based-Tuition-Assistance-Programs-Academics).

Financial Aid Disbursement and Tuition Deadlines

Tuition deadlines for each term are published on the College's [website](#). Students who have been awarded financial aid funds will have a tuition hold placed on their account to prevent a drop for nonpayment until funds can be disbursed to pay charges.

All financial aid will be automatically used to pay any outstanding tuition and fees. Students who are enrolled in less than full-time (12 units) must complete the online Financial Aid Enrollment Revision form located on the [YVC website](#) to confirm their enrollment level and request their aid be adjusted to their planned enrollment level before disbursements of funds.

Any of the remaining funds that were awarded to a student after the payment of tuition and fees will be refunded to the student. Yakima Valley College delivers the refund through [BankMobile Disbursements](#). Students will receive email and printed instructions on establishing their refund preference with Bank Mobile after they are awarded.

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: <https://www.yvcc.edu/financial-aid/forms/>

Financial Aid Census Date and Repayment Policy

Financial Aid reviews and locks enrollment on the 10th day of the term for all students who had Pell Grant, Federal Supplement Grant, and institutional aid funds disbursed to pay tuition or refunded. Enrollment changes completed through the 10th day may result in an adjustment of eligibility for funds. Additional adjustments for courses added or dropped after the 10th day will not be made unless required for emergency changes to the census date, or the student withdraws from all eligible coursework.

Financial aid funds are increased for enrollment level changes from adding eligible courses through the 10th day. Additional funds awarded are applied toward payment of charges for classes added, and any remaining balance is refunded through BankMobile Disbursements.

Enrollment level changes from withdrawals of eligible classes prior to the 10th day will result in a repayment of Pell Grant, Federal Supplemental Grant, Washington College Grant, College Bound Scholarship, other State aid and institutional aid funds received due to reduced eligibility. Money owed is identified as an overpayment.

The census date may be adjusted due to inclement weather or other unforeseeable circumstances that cause the campus to suspend operations during the first 10 business days of the term. In this event, Financial Aid, Enrollment Services, and the Business Office will coordinate efforts to extend refund periods and payment deadlines as needed.

If extenuating circumstances prevented a student from completing all enrollment transactions prior to the census date and attendance during the first week of the term can be confirmed by the instructor(s), the Financial Aid Office may authorize an enrollment adjustment on a case-by-case basis. Students should visit the Financial Aid Office for more information.

Return of Title IV Policy

For federal financial aid, YVC is required to calculate the portion of financial aid that has been “earned” by any aid recipient who does not complete the quarter and determine if “unearned” aid must be returned by the school or the student. Recipients who do not begin attendance must repay any aid that was disbursed. Those who begin attendance, but withdraw from classes, are expelled, or otherwise stop participating, may owe a repayment based on “unearned” aid.

The earned portion of aid is calculated by dividing the calendar days of attendance by the calendar days in the term (excluding any period of 5 or more consecutive days when classes are not held). If the student has completed more than 60% for federal aid, the student will not owe a repayment. But if the student did not attend beyond these benchmarks, the “unearned” aid percentage is calculated by subtracting the earned percent from 100%. For this policy, the “award amount” is the amount of grants and the net amount of any loans for which the student was eligible. All federal aid is included in the repayment calculation whether it was disbursed to the student’s account or directly to the student; however, 50% of federal grants are protected from student repayment for term start-up costs; work study earnings are not considered.

- For federal aid, YVC must return the unearned percentage of institutional costs charged by the school. The student is responsible for the remaining “unearned” amount of grant funds (after 50% is protected). If the student had loans, loan funds are repaid according to the loan’s promissory note.
- If attendance is verified but a last date of attendance is not established, 50% of aid must be returned. If the financial aid office is able to determine the last date of attendance, the office may recalculate the repayment amount based on this date.
- The Financial Aid Office must return Title IV funds to the program from which the student received aid in the following order, up to the net amount disbursed from each source: Unsubsidized Direct Loans, Subsidized Direct Loans, Federal Pell Grant, Iraq and Afghanistan Service Grant, and FSEOG.

- The Return of Title IV Aid calculation must be completed no later than 30 days after you officially withdraw or after the school becomes aware that you have ceased attendance. Unearned funds must be returned within 45 days of your withdrawal. You may do your own federal calculations by downloading the worksheet, Treatment of Title IV Funds When a Student Withdraws from a Credit-Hour Program, [here](#)

Satisfactory Academic Progress Policy

The Satisfactory Academic Progress policy ensures that students who receive financial aid make progress toward their academic goal. It is the expectation that students prepare themselves to be successful by enrolling in an appropriate program, selecting classes carefully, and accepting financial aid only if they are in good standing and fully committed to successfully completing the quarter. Students should not accept aid after the start of any quarter unless they are meeting the standards to be successful in each of their classes. To receive financial aid at YVC, students must be in compliance with the YVC Satisfactory Academic Progress for Financial Aid Policy. The policy consists of three measurements that are monitored quarterly after grades have been posted. These three areas are:

1. **Grade Point Average.** GPA is a measurement of the quality of a student's academic performance. Financial Aid recipients are expected to maintain a GPA of at least 2.0 at all times. ([For help on raising GPA under an Academic Plan, learn about how your Grade Point Average and Financial Aid interact.](#))
2. **Pace of Progression.** Pace of Progression is the measure of a student's successful progression through an eligible program. All aid recipients must maintain a Pace of Progression of 67%. The Pace is calculated by dividing the number of credits successfully completed by the total number of attempted credits. Credits transferred to YVC count both as attempted and earned credits.
3. **Maximum Time Frame.** Maximum Time Frame is defined as 150% of the standard length of the program. If a student is not capable of successfully completing the program within 150% of the credits required for completion, the student loses eligibility and may not complete the program on financial aid. A new time frame may begin after a student completes and graduates with a degree and enters a different eligible program.

[You may view a downloadable copy of the full Satisfactory Academic Progress Policy.](#)

Students who lose their financial aid eligibility may request reinstatement by submitting an appeal for financial aid reinstatement after bringing their academic records in compliance with the financial aid requirements or identifying mitigating circumstances and remedies that should be considered in reviewing the students' progress. For a copy of the Appeal for Financial Aid Reinstatement or for a copy of the Maximum Time Frame Appeal please visit the [financial aid forms page](#)

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.

Resource Page

Department	Phone	Email
Financial Aid	509-574-6855	finaid@yvcc.edu
Admissions	509-574-4712	admission@yvcc.edu
Registration	509-574-4700	registration@yvcc.edu
Cashiering	509-574-4660	cashier@yvcc.edu
Counseling & Advising	509-574-4956	counseling@yvcc.edu

Writing Center

The mission of YVC's two Writing Centers is to provide writing support to student writers at all levels of experience and writing skills across the curriculum.

The Writing Center is a resource that can assist students with class assignments but can also help when students are writing appeals for financial aid forms.

Phone: 509-574-4829 Email: wcenter@yvcc.edu

Math & Tutoring Center

The mission of the Math & Tutoring Center is to provide one-to-one support to students at all levels of experience and skills in math and other disciplines across the curriculum.

Phone: 509-574-4995 Email: tutoringcenter@yvcc.edu