Financial Aid Policy Guide and Student Account Information

2018-2019
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Communication

E-mail is the standard method of communication used by the Oxy Financial Aid Office (FAO). We will communicate via e-mail using the address provided on your FAFSA. Once a student has been assigned an Oxy e-mail address, we will use that address for all student communication.

All communication from the Oxy FAO is addressed to the student, as it is the student’s application for financial aid. It is the responsibility of the student, not the parent(s), to ensure that all applications and communications are effectively handled in a timely manner. However, we are aware that many parents assist in completing the forms and navigating the financial aid process. Our standard practice is to copy the custodial parent(s) on all correspondence, unless notified otherwise.

Financial Aid Staff

Vince Cuseo  Vice President of Enrollment & Dean of Admission
Chris Ferguson  Associate Vice President of Enrollment
Gina Becerril  Director of Financial Aid
Craig Organek  Associate Director of Financial Aid
Emily Valk  Financial Aid Counselor
Julia Nukaya  Receptionist

Contacting the Financial Aid Office

Telephone:  323-259-2548
Fax:  323-341-4961
E-Mail:  finaid@oxy.edu
Website:  www.oxy.edu/financial-aid
By Mail:  Occidental College
Financial Aid Office
1600 Campus Road F-35
Los Angeles, CA 90041
Arthur G. Coons Administrative Center
Room 119
In Person:  Monday – Friday 8:00 a.m. – 5:00 p.m.

Understanding Financial Aid

This handbook is intended to save you time by answering frequently asked questions about financial aid. It also explains your rights and responsibilities as a financial aid recipient. We encourage you to print this publication for reference throughout your years at Occidental College. If you still have questions after reading this handbook, please contact our office.

Your application is carefully reviewed to determine your eligibility for need-based financial aid. Assistance is extended to those who:

- Apply by the established deadlines
- Submit requested forms and additional documentation in a timely manner
- Maintain satisfactory academic progress
- Demonstrate financial need and meet other program requirements

Re-Applying for Financial Aid

All students interested in receiving financial aid have the responsibility to re-apply by March 2 of each year.

By March 2, students must renew their FAFSA and submit Occidental’s two financial aid applications: the Parent Supplement and the Student Online Supplement. The Parent Supplement asks about parent(s) income, assets, and special circumstance information; the FAO uses this information to review your financial aid eligibility. This application takes the place of the CSS PROFILE that first-year applicants complete. The Parent Supplement is available for download online at: www.oxy.edu/financial-aid/forms. The Student Online Supplement asks about your activities, interests, and future aspirations. The College uses that information to award students institutional need-based scholarships. The Student Online Supplement is available online via the student’s myOxy portal.

By March 2, students and their parents must also submit all tax documents, including W-2s, 1099s, federal tax returns (i.e., 1040, 1040A, 1040EZ), and business tax returns. Tax returns should include all schedules and statements submitted to the Internal Revenue Service (IRS).
Students who do not meet this deadline risk not receiving Occidental need-based financial aid (including grants/scholarships, loans, and work). Students who only submit the FAFSA, and not the Parent or Student Supplements, will only be considered for federal and state aid, but not for Occidental need-based aid.

*Failure to provide requested documentation in a timely manner could jeopardize your eligibility for financial aid.*

**Federal Eligibility**
To be considered for federal financial aid, you must:

- be a U.S. citizen, a permanent resident, or an eligible non-citizen
- have a valid social security number
- have a high school diploma or a GED certificate
- be enrolled at least half-time (6 units)
- maintain satisfactory academic progress
- be admitted as a degree seeking student
- demonstrate financial need
- register with Selective Service, if required
- meet other eligibility requirements as mandated by state and federal law

Students admitted as a graduate or as an advanced undergraduate are eligible for limited financial aid. Students who have a bachelor’s degree may be eligible for Federal Direct Loans, and Federal Work Study (FWS), but not for federal grants or Occidental College Need-Based Grants and Scholarships.

**Determining Financial Need**
Your financial aid award is based on three main components:

- Your budget while at school (cost of attendance)
- Your and your parents’ resources (expected family contribution)
- Your financial aid eligibility (need)

**Cost of Attendance**
The cost of attendance (COA) includes all costs associated with attending Occidental College for nine months. At Occidental, we have three COAs; each associated with the student’s housing status (on-campus, off-campus, with parent). Occidental College prides itself on our residential campus and aims to make residential living the heart of our community; therefore there is a mandatory three year residency requirement at Occidental.

Your estimated budget represents average educational expenses for the academic year. It includes your actual full-time tuition and mandatory fees, an allowance for a double room, meal plan B, books, supplies, and personal expenses. The budget is calculated to cover your expenses for the two semesters of the nine-month academic year (late-August to mid-May) for those living on-campus. For students choosing other meal plans or campus housing (such as a single room), the *budget will not be increased (or decreased)* to accommodate those choices.

A student residing off-campus may see a reduction in their financial aid eligibility based on the less expensive options of either living off-campus or with parents. The FAO has determined the costs associated with living off-campus based on national averages as well as the California Student Aid Commission (CSAC) Student Expenses and Resources Survey (SEARS).

<table>
<thead>
<tr>
<th>2018-2019</th>
<th>On-Campus</th>
<th>Off-Campus</th>
<th>With Parents</th>
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</thead>
<tbody>
<tr>
<td>Tuition</td>
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<tr>
<td>Fees</td>
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<td><strong>$68,229</strong></td>
<td><strong>$64,054</strong></td>
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</table>

**Transportation Allowance**
A transportation allowance (ranging from $150 to $650) is added to your student living budget if your permanent residence is outside of Southern California. This allowance is not a cash refund, but rather recognition of an increase in expenses, which
increases your budget and therefore your overall financial need. Please note that this is a standard allowance and may not cover the total cost you pay for one or more round trips to and from Occidental College.

Other Allowances
We recognize that actual expenses differ from student to student. However, to distribute our resources fairly, standard allowances (derived from national and state sources) are used in all cases unless special circumstances are documented to justify additional allowances. Appeals for such circumstances should be written to the Financial Aid Office with all appropriate supporting documentation attached. Due to limited resources, not all appeals can be accommodated. Please keep in mind that allowances for cell phones, car payments, insurance, repairs, maintenance costs, etc. are not provided.

Expected Family Contribution
Your family resources include parental contributions (including one from your non-custodial parent, if applicable) and a student contribution. It is important for you and your family to understand that many factors go into determining a family’s contribution. When determining financial aid offers, Occidental College relies on the information that you provide on applications and other supporting materials. Therefore, it is important that the FAO be informed of any updates, corrections, or changes to your information as soon as possible. You and your family may also be asked to provide documentation to verify information you provided on financial aid applications. This could include, but is not limited to:

- Proof of enrollment of siblings in college (full-time, undergraduate)*
- Parental assets (including an assessment of home equity)
- Parental business income and assets
- Information regarding non-custodial parents
- Trust documents
- Documentation of private secondary/elementary tuition paid
- Documentation of child care expenses
- Receipts for medical/dental expenses
- Documentation of educational loan repayments

*When more than one child is enrolled in college, your financial aid is adjusted to reflect your family’s increased educational expenses. Thus, when your sibling is no longer enrolled or changes from full-time to half-time enrollment, your financial aid is adjusted. Many students see significant reductions in their financial aid when their sibling(s) is no longer enrolled in college. Since we verify college enrollment, it is important that you notify our office of these changes as soon as you are aware of them. Siblings must be enrolled full-time (minimum 12 units) at a community college, or half-time (minimum 6 units) at a four-year college/university in order to receive this benefit.

The expected parental contribution is calculated from the information you and your parent(s) submitted on the FAFSA, CSS PROFILE (or for returning students, the Oxy Parent and Student Supplements), and other supporting documents (such as the Non-Custodial Parent PROFILE). This figure represents the amount your parents are expected to contribute toward your costs (based on nationally accepted standards) for the 2018-2019 academic year.

It is the student’s responsibility to pay for a portion of their education, thus in addition to the parental contribution, there is also an expected student contribution. The expected student contribution from income is the amount you are expected to contribute toward your costs based on your 2016 income. Occidental College also expects all students to work during the summer months and contribute a minimum of $3,100 annually. The money earned from student summer employment and savings should be used to pay for necessary college expenses for the academic year.

The student contribution from assets is the amount you are expected to contribute, in addition to your contribution from income. Occidental policy requires all students to contribute 25% of their assets per year; this includes cash, savings, trust values and other investments. If you are unable to contribute the amount of your student contribution due to reasons beyond your control, please contact the FAO. It may be possible to increase your work and/or loan eligibility.

The student contribution along with the parental contribution should be used to pay for tuition and fees, room and board, books and supplies, and personal expenses. Please visit the Student Account Information section of this policy guide for more information about billing.

Requesting Adjustments/Appealing
You may make a written request for a change in your award (i.e., change a work award to a loan or vice versa). If you are experiencing financial hardship (e.g., loss of employment) you may appeal for additional assistance due to a change in your family’s financial circumstances. Please notify the FAO, in writing, as soon as the change occurs. We will be happy to reassess your eligibility. If you demonstrate additional need and if funds allow, we will send you a revised award letter.
Financial Aid Awards

A financial aid award (sometimes referred to as a “package”) usually consists of a combination of awards: scholarships, grants, work, and loans. These funds are made available through the College, the federal government, the State of California, and other sources. Students (if eligible) can receive the following awards:

Types of Awards

Grants & Scholarships
- Occidental Academic Merit Scholarships
- Occidental College Need-Based Scholarship (including need-based named & endowed awards)
- Occidental Opportunity Grant
- Cal Grant (California residents only)
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Iraq and Afghanistan Service Grant
- Post 9/11 GI Bill/Yellow Ribbon
- Outside Scholarships

Work Programs
- Federal Work Study (FWS)
- Occidental Work Award (OWA)
- Other work awards and stipends

Loan Programs
- Occidental College Low Interest Loan
- Occidental College No Interest Loans
- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan
- Federal Direct PLUS Loan (for parents of dependent students only)

Occidental College cannot guarantee funds from state, federal, or other sources.

Need-Based Scholarships & Opportunity Grants
To receive Occidental College Need-Based Scholarships and Opportunity Grants, you must demonstrate financial need, be enrolled at least half-time (6 or more units), and make satisfactory academic progress. Need-based scholarships are provided through the generosity of individual donors, private corporations and agencies, alumni gifts, and other college resources.

Donors of Occidental College want to hear from the students they support. Therefore, you may be asked to write a thank you letter to a specific donor. During the academic year, the College may notify you that your general need-based scholarship comes from a specific donor. This does not mean you have been awarded additional scholarship funds, but that a specific donor has made your need-based scholarship possible.

Because of the importance attached to these acknowledgements, a hold may be placed on the disbursement of your scholarship, or your scholarship may be cancelled if your thank you letter is not received in a timely manner.

Your need-based scholarship is determined each year by the information you provide on your annual aid application.

Maximum Number of Semesters
If you continue to demonstrate eligibility you can receive Occidental College Need-Based Scholarships and Opportunity Grants for a total of eight semesters of full-time study (please see the Satisfactory Academic Progress Policy in this handbook for more details). If you need additional semesters in order to graduate, you must appeal (in writing) for additional institutional assistance at least one semester before the aid is needed. Appeals should be supported by appropriate documentation and addressed to the Director of Financial Aid.

Transfer Student Eligibility
Maximum financial aid eligibility for transfer students is pro-rated based on the number of units transferred from previous institution(s) and upon the grade level determined at the time of admission. This determination is made by the Registrar's Office. To learn about your semesters of eligibility, contact the Financial Aid Office.
Academic Merit Scholarships
Occidental College offers a limited number of merit scholarships at the time of admission. Merit scholarships are based on academic ability, achievement, motivation, and promise. Recipients are selected by the Office of Admission at the time of admission only.

Merit scholarships are pro-rated if you do not attend for the entire academic year, are enrolled less than full-time (under 12 units) or withdraw. Students enrolled in less than 6 units are not eligible for merit scholarships. Merit scholarships for transfer students are pro-rated based upon the grade level determined at the time of admission.

The conditions and amounts outlined apply to awards that begin in the 2018-2019 academic year.

Achievement Awards are granted in the amount of $5,000 per year and are renewable for three additional years (for a total of $20,000), provided the student maintains satisfactory academic progress.

Honors Scholarships are awarded in the amount of $10,000 per year and are renewable for three additional years (for a total of $40,000), provided the student maintains satisfactory academic progress.

Trustee Scholarships are awarded in the amount of $15,000 per year and are renewable for three additional years (for a total of $60,000), provided the student maintains a cumulative grade point average of 3.0. For students who fall below a 3.0 GPA, a one-year probation period is granted in order to regain eligibility. If a 3.0 GPA is not attained, no further extensions are granted at the end of the probation period.

Leadership Scholarships are awarded in the amount of $17,500 per year and are renewable for three additional years (for a total of $70,000), provided the student maintains a cumulative grade point average of 3.0. For students who fall below a 3.0 GPA, a one-year probation period is granted in order to regain eligibility. If a 3.0 GPA is not attained, no further extensions are granted at the end of the probation period.

President’s Scholarships are awarded in the amount of $20,000 per year and are renewable for three additional years (for a total of $80,000), provided the student maintains a cumulative grade point average of 3.0. For students who fall below a 3.0 GPA, a one-year probation period is granted in order to regain eligibility. If a 3.0 GPA is not attained, no further extensions are granted at the end of the probation period.

Margaret Bundy Scott Scholarships are awarded in the amount of $25,000 per year and are renewable for three additional years (for a total of $100,000), provided the student maintains a cumulative grade point average of 3.0. For students who fall below a 3.25 GPA, a one-year probation period is granted in order to regain eligibility. If a 3.25 GPA is not attained, no further extensions are granted at the end of the probation period.

National Merit Scholarships are awarded to honor scholastically talented high school students through an annual competition. To be considered for the award, students must have taken the Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT) in their junior year of high school. Awards range from $500 to $2,000 per year. The scholarship is renewable for three additional years provided the student maintains satisfactory academic progress. National Merit Scholars enrolled less than full-time are not eligible to receive this award.

The Upward Bound Achievement Award is granted in the amount of $10,000 per year and is renewable for three additional years (for a total of $40,000), provided the student maintains satisfactory academic progress. One Upward Bound Achievement Award is awarded each year to a student who participated in Occidental’s Upward Bound program.

The Antoinette and Vincent Dungan Merit Scholarship is awarded in the amount of $25,000 per year and is renewable for three additional years (for a total of $100,000). The Dungan Merit Scholarship was established in 2013 by Louise and Bradford Edgerton, the heads of the Edgerton Foundation, in memory of Antoinette M. Dungan ’33, Louise Edgerton’s mother. Louise Edgerton also serves as a current member of Occidental’s Board of Trustees. The Dungan Merit Scholarship is awarded to an outstanding entering student. There is an expectation that the Dungan Merit Scholar will maintain a 3.25 GPA for their first two years at Occidental and a 3.5 GPA thereafter. Only one Dungan Merit Scholar is selected each year.

Centennial Scholarships can be awarded to one student from each of the following Los Angeles high schools: Eagle Rock Senior, Benjamin Franklin, James A. Garfield, and Theodore Roosevelt. This scholarship is awarded to students with outstanding academic records who demonstrate a strong commitment to their community. The scholarship covers tuition, fees, a double room, and meal plan B. The scholarship is renewable for three additional years provided the student maintains satisfactory academic progress. Centennial Scholars enrolled less than full-time are not eligible to receive this award. If the student chooses to live off-campus or with their parent(s), this scholarship will only cover the cost of tuition and fees.
The Barack Obama Scholars Program at Occidental College will empower the next generation of leaders in active pursuit of the public good. Obama Scholars will receive a loan-free financial package covering tuition, room, board, books and other school-related expenses. This fully funded program will provide a comprehensive experience for exceptional students of all backgrounds who seek the opportunity to create lasting and meaningful change. Applicants to the College who demonstrate outstanding academic achievement and a commitment to the public good will be selected by the admission committee. There is no separate Obama Scholars application.

Cal Grants
The California Student Aid Commission (CSAC) awards Cal Grants A and B to California residents based on eligibility requirements set by the State of California. For more information about Cal Grants, contact CSAC at 1-888-224-7268 or visit them online at: www.csac.ca.gov.

Cal Grant A Entitlement
Requirements include financial and basic eligibility criteria, and a minimum high school GPA of 3.0. Students awarded Cal Grant A are eligible to receive $9,084 as full-time students for a maximum of eight semesters, as long as they maintain eligibility under the State criteria (less than full-time students have their Cal Grants pro-rated).

Cal Grant B Entitlement
Requirements include financial and basic eligibility criteria, and a minimum high school GPA of 2.0. First-year students receive a living stipend. Second, third, and fourth year students receive both a living stipend and a tuition grant. Currently, the living stipend is $1,672 and the tuition grant is $9,084 for full-time students for a maximum of eight semesters (less than full-time students have their Cal Grants pro-rated).

Competitive Cal Grant A and B
These awards are similar to the entitlement awards, except that they are not guaranteed (even if you meet the GPA and financial requirements). Each year competitive awards are available to those students who did not receive an entitlement award. Occidental College will submit your GPA on your behalf by the March 2 deadline; however, you are required to submit your FAFSA by March 2 to ensure that you are considered for the Competitive Cal Grants.

Cal Grants replace Oxy Need-Based Scholarships. All California residents must apply for a Cal Grant. The College will not replace funds for students who are eligible but do not complete the Cal Grant process.

Federal Grants
The Federal Pell Grant program is an undergraduate aid program funded by the federal government. If you meet the criteria for a Pell Grant, it will be reflected on your award letter. Any change in Pell Grant eligibility will reduce (or increase) other need-based grants and scholarships.

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students who have exceptional financial need. Students with exceptional financial need who qualify for Federal Pell Grants are given priority for FSEOG funds. Recipients are awarded approximately $3,000 during each academic year based on available funding. Any change in FSEOG eligibility will reduce (or increase) other need-based grants and scholarships.

The Federal Iraq and Afghanistan Service Grant is awarded to undergraduate students whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001.

Student Employment
The on-campus student employment program’s primary purpose is to provide employment opportunities to Oxy students who have been awarded either Federal Work Study (FWS) or an Oxy Work Award (OWA). The FWS program is funded by the federal government with matching funds provided by the College, and is limited to U.S. citizens or permanent residents who demonstrate financial need. The OWA program is funded by Occidental College and is limited to students with financial need.

Work awards contribute more than financial assistance to your college education. Work programs offer a dual–incentive: money for college and work experience. In an increasingly competitive job market, employers want applicants with both work and academic experience. Campus employment will introduce and prepare you to enter the working world. In addition, the Occidental College community will benefit from the unique talents and experiences you bring.

Work Eligibility
Your work award amount is based on an academic year (8/28/18 - 5/10/19). Therefore, it should be earned during both semesters and should not be earned within a few months. If your work award is only for one semester, it should be earned within that one semester.

The work award amount indicated on your financial aid award letter is the maximum amount of earnings that you are eligible to earn during the academic year. Once you have earned the full amount of your award, you will need to stop working on-campus. The FAO will notify students when they are close to exhausting their award. Students may contact the FAO anytime.
to check their award balance.

For most on-campus positions priority will be given to those with a work award or International Student status; however, there are some departments that are able to hire students who do not have a work award. Job postings will specify whether or not a work award is required or preferred. Students who do not have a work award may earn up to a maximum of $3,100 for the full academic year.

Finding Employment

Step One: Check Available Jobs
- On-campus positions will be posted online on the Human Resources (HR) website at: www.oxy.edu/human-resources/student-employment and on the bulletin board outside the HR Office.
- Check postings daily for any new positions.
- Look for on-campus jobs that best fit your educational interests and career goals.

Step Two: Apply for the Position
- Obtain an employment application in HR, located in the AGC Administrative Center, Room 114 or on their website.
- Complete and submit the application to the department where you wish to work. Please note that some departments may require a supplemental application different from the general employment application.
- A separate application is required for each position to which you apply (please note you can apply for more than one position at a time).

Step Three: Complete Employment Forms
- Once you have been offered a position, your supervisor will complete and submit an Electronic Personnel Action Form (EPAF) to HR. An EPAF must be submitted for both new and returning students. The EPAF process must be completed for every job you have on-campus.
- If you have not previously worked on-campus at Occidental College, you will need to complete an I-9 form and a W-4 tax form. Both forms are available in HR. This step must be completed BEFORE you start working!
- To satisfy the requirements of the I-9 form, you will be asked to present original documents, such as an unexpired passport or the combination of a driver’s license and social security card, just to name a few.

  Until your supervisor receives an approved EPAF from HR, do not work!

Employment Documentation
In order to begin employment at Occidental College you must first establish your right to work in the United States. Noted below are the most common documents that you will need to have available. A complete list is available on the HR website at www.oxy.edu/human-resources/employee-forms under the I-9 Form link.

  You must provide an original document from List A OR an original document from both List B AND List C.

LIST A: Documents that establish both identity and employment eligibility
- Unexpired U.S. Passport or U.S. Passport Card
- Unexpired foreign passport with a temporary I-551 stamp
- Unexpired Employment Authorization document that contains a photograph (I-766)
- Permanent Resident Card or Alien Registration Receipt Card with photograph (Form I-551)

LIST B: Documents that establish identity
- Driver’s license or ID card issued by a state or outlying possession of the United States, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address
- ID Card issued by federal, or local government agencies or entities provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address
- School ID card with a photograph (must be a current ID; an Oxy ID is acceptable)

LIST C: Documents that establish employment eligibility
- U.S. social security card issued by the Social Security Administration
- Unexpired employment authorization document issued by the DHS (other than those listed under List A)
- Original or certified copy of birth certificate issued by a state, country, municipal authority, or outlying possession of the U.S. bearing an official seal

  HR must see the ORIGINAL documents in order to verify your eligibility. Copies will not satisfy this requirement.
Getting Paid
Your paycheck will depend on your pay rate and your hours worked. On-campus job pay rates are based on established pay ranges that depend on the job classification, experience, and job performance. HR is responsible for approving job classifications and pay ranges. Your work schedule is set up by you and your supervisor each semester. You should set up a work schedule that compliments your class schedule and your supervisor's needs.

To receive a paycheck, you and your supervisor must submit your hours worked (every two weeks) to the Payroll Office through the web-based timekeeping system. Please note that Campus Dining, Facilities Management, and the Postal Operations Center use an alternate method for reporting time. If you are employed by these departments, you must follow their established procedures.

Paychecks are issued every other Friday for hours worked during the previous two-week pay period. You may have your paycheck directly deposited to your bank account by making arrangements with the Payroll Office (located in the AGC Administrative Center, Room 118). Checks not authorized for direct deposit will be sent to your on-campus student mailbox. The cashier will not cash student paychecks.

In order to be paid, you must have a Social Security Number or proof that you have recently applied for a Social Security Number. This applies to ALL student workers. Students are not eligible for holiday pay, sick leave and/or vacation pay. During the academic year, students are exempt from Social Security, unemployment, and disability insurance withholdings. However, students who work at the College during the summer break are subject to these withholdings.

Work Limits
During the fall and spring semesters, you are allowed to work a maximum of 10 hours per week for all on-campus positions combined. This is a policy set by the faculty and it is taken seriously.

During the fall orientation, and all breaks (fall, winter, spring), you are allowed to work a maximum of 40 hours per week. Earnings during orientation and breaks will be counted as part of your Federal Work Study or Occidental Work Award amount for the academic year.

Please be aware that you will likely "exhaust" your work award prior to the end of the academic year if you work more than 8 hours per week and/or you work during the breaks. Once you have earned the full amount of your work award (or reached your earning limit for non-work-award students), you will need to stop working on-campus for the remainder of the academic year.

The FAO will notify you when you are close to exhausting your work award. You may request an increase in your work award from the FAO. All requests will be reviewed on a case-by-case basis to determine eligibility as well as availability of funds. If your request for a work award increase is approved, you may continue working in your assignment(s) until you reach the revised work award amount. Students who do not have a work award are not eligible to receive an increase above the established $3,100 maximum earning limit.

Student Employee Responsibilities
When you are hired for an on-campus position you become a member of a team that depends on you. While individual departments will have different expectations, you should expect to:

- Set up a work schedule with your supervisor that compliments your class schedule and your supervisor's needs
- Set up a work schedule that meets your personal needs and does not exceed your work study award
- Keep your total number of hours worked per week within the 10-hour limit (for all jobs combined)
- Coordinate a work schedule with your supervisor that will allow you to stay within your work award or earning limit
- Do not miss class in order to work
- Report to work promptly, ready to begin work
- Notify your supervisor as soon as possible when you are unable to work
- Consider the employer's needs, as well as your own, when requesting time off
- Demonstrate cooperative and positive work behaviors
- Refrain from conducting personal business during work hours
- Perform your work in a satisfactory manner

Multiple Jobs
If you are working multiple jobs, you and your supervisors are required to keep track of your earnings to ensure you do not exhaust your work award AND do not work more than 10 hours per week while classes are in session.

Returning Students
If you are a returning student who is being rehired by your previous supervisor, you may begin work before the first day of classes, (as long as your supervisor has submitted your payroll information online through the Electronic Personnel Action Form (EPAF) system and received an "Approved" status by HR).
Summer Employment
You may work at Oxy during the summer break. Please keep in mind the summer payroll period for summer 2018 is 5/12/18 through 8/11/18. If you continue to work after 8/11/18, your earnings will be applied towards your work award for fall.

Loans
Loans are a helpful resource to college students and their parents in financing a college education. Your eligibility for other aid programs does not change by accepting or declining a loan. Loans are generally repaid within 10 years after graduating or withdrawing from school (consolidation programs can extend the number of years a student has to repay their loans). If you are unable to meet your loan payments you may be eligible to receive a deferment or forbearance on your loan. For more information visit: http://studentaid.ed.gov/repay-loans/deferment-forbearance.

Loan obligations and interest rates are described below and they are also outlined in the promissory notes you are required to sign for each loan program. Be sure you understand all of your rights and responsibilities before you accept a loan. All student loans also require that you complete entrance and exit counseling.

Emergency Loans
If you are experiencing a short-term emergency, you might be eligible for a Dean’s Loan. Dean’s Loans cannot exceed $500 and must be paid by the end of the semester in which the loan is taken. To apply for a Dean’s Loan, please contact the Dean of Student’s Office at 323-259-2661 or stop by Berkus Hall, Main Floor.

Loan Cancellation
If you need to cancel any loans awarded to you, you must notify the FAO in writing. To do this, go to: www.oxy.edu/financial-aid/forms and download a Loan Verification form and return it to the FAO. Loans can be cancelled any time within the academic year that the loan was borrowed.

Master Promissory Notes
When you borrow money, you must make a promise to repay the money loaned to you by signing a promissory note. A promissory note is a document that outlines the legal obligations you have for repaying money loaned to you. You will be required to complete a promissory note for each loan program from which you borrow before any loan funds can be credited to your student account.

Entrance Counseling
If you are a first-time borrower under any loan program, you must complete online entrance counseling to review your rights and responsibilities as a borrower. Be sure to review this information carefully to prevent any surprises in the future. You will be required to complete entrance counseling for each loan program from which you borrow before any loan funds can be credited to your student account.

Exit Counseling
If you have borrowed from any student loan program you must complete exit counseling before graduating, withdrawing, or taking a leave of absence. This online counseling is offered by the Student Business Services Office for the Occidental Low Interest Loan and Occidental No Interest Loan at: www.oxy.edu/student-business-services/student-loans. For a Federal Direct Subsidized/Unsubsidized Loan you need to complete exit counseling by going to: www.studentloans.gov.

The FAO will contact all graduating students in the spring of their senior year to complete exit counseling. Students who withdraw or take a leave of absence have the responsibility to contact the FAO before they leave the College. You will be required to complete exit counseling for each loan program from which you borrowed.

Institutional Loans
Occidental Low Interest Loan
This loan is administered by the College using institutional funds. Occidental Low Interest Loans (5%) are awarded up to $5,500 per year for undergraduates. If you are eligible for this loan, it will appear on your award letter. Minimum repayment is $40 per month including interest that accrues over a period beginning nine months after the date the borrower ceases to be enrolled at least half-time and ending 10 years later. The repayment period may be extended during periods of in-school deferment, hardship, or forbearance.

Occidental No Interest Loan
This loan is a student loan originally funded by the Weingart Foundation that awards up to $10,000 per year for undergraduate students. This generous, interest-free program was established to benefit U.S. Citizens who are graduates of California high schools. Loans under this program are interest free for the life of the loan, as long as the student does not miss two or more consecutive payments. If a student defaults, interest will accrue at 5% per year. There are no processing or application fees. To qualify for assistance, students must be enrolled full-time and be a U.S. citizen. Upon special circumstances, these loans may also be offered to students whose families may not qualify for need-based aid.
This loan must be repaid in monthly installments over a period of 10 years, beginning six months after a student leaves the College. The minimum monthly payment is $50. The actual repayment amount, however, is determined by the total amount borrowed.

**Federal Student Loans**

**Federal Direct Subsidized Loan**

This loan is a low-interest loan offered by the U.S. Department of Education rather than a bank or other financial institution. Occidental College students may borrow Federal Direct Loans based on their need, year in school, and satisfactory academic progress. The annual maximum amount that you may borrow is reflected on your financial aid award letter. If you have any questions regarding your eligibility, please contact the FAO.

Students must be eligible for need-based aid to receive a Direct Subsidized Loan. While a student is enrolled at least half-time, there is no repayment of interest or principal required. The interest rate for the year is fixed for the lifetime of the loan. However, the interest rate for any particular year is subject to change annually. The interest rate for the 2018-2019 academic year will be available July 1, 2018. Interest accrual begins as soon as the student graduates or leaves the College. Repayment begins six months after leaving or graduating from Occidental at a minimum of $50 per month. Your actual repayment is determined by the total amount borrowed and interest accrued. In general, there is a maximum of 10 years to repay the loan. You can also choose from several repayment plans that are designed to meet the needs of most borrowers, and you can switch repayment plans if your needs change.

The Federal Direct Subsidized Loan currently has an origination fee of 1.066% which is deducted when the loan is issued. Therefore, a student borrowing $3,500 will receive 1.066% less (or $37.31), disbursed in two installments, one in the fall and one in the spring. The origination fee for this loan is subject to change after October 1, 2018.

**Federal Direct Unsubsidized Loan**

This loan is available for students who do not demonstrate financial need or for students who need assistance with their expected family contribution. Terms of the loan are similar to those noted above. The interest rate for the year is fixed for the lifetime of the loan. However, the interest rate for any particular year is subject to change annually. The interest rate for the 2018-2019 academic year will be available July 1, 2018. Interest accrual for this loan is immediate. Students may choose to pay interest while in school or have it capitalized onto the principal balance. To be eligible for this loan, students must complete a FAFSA.

The Federal Direct Unsubsidized Loan currently has an origination fee of 1.066% which is deducted when the loan is issued. Therefore, a student borrowing $2,000 will receive 1.066% less (or $21.32), disbursed in two installments, one in the fall and one in the spring. The origination fee for this loan is subject to change after October 1, 2018.

**Federal Direct Loan Limits**

Annual and grade level limits in the Federal Direct Loan program (Subsidized & Unsubsidized) are as follows:

<table>
<thead>
<tr>
<th>School Year</th>
<th>Yearly Subsidized Maximum</th>
<th>Yearly Unsubsidized Maximum</th>
<th>Yearly Unsubsidized Maximum if not eligible for Subsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>First-year</td>
<td>$3,500</td>
<td>$2,000</td>
<td>$5,500</td>
</tr>
<tr>
<td>Second-year</td>
<td>$4,500</td>
<td>$2,000</td>
<td>$6,500</td>
</tr>
<tr>
<td>Third-year</td>
<td>$5,500</td>
<td>$2,000</td>
<td>$7,500</td>
</tr>
<tr>
<td>Fourth-year</td>
<td>$5,500</td>
<td>$2,000</td>
<td>$7,500</td>
</tr>
<tr>
<td>Fifth-year</td>
<td>$5,500</td>
<td>$2,000</td>
<td>$7,500</td>
</tr>
</tbody>
</table>

Maximum aggregate borrowing in the Federal Direct Loan program (Subsidized & Unsubsidized):

- Dependent Undergraduates: $31,000
- Dependent Undergraduate whose parents are ineligible for PLUS: $57,500
- Independent Undergraduates: $57,500

These loan limits apply to the Federal Direct Loan programs only. A student may borrow more than these amounts in any one year and may accumulate more than the aggregates shown by borrowing in different loan programs. Please note these loans are only for educational purposes.

**Parent Loan**

The Federal Direct PLUS Loan program is designed to provide long-term competitive rate financing for parents of dependent students to assist in meeting the expected family contribution. PLUS Loans may not exceed the student’s cost of attendance less any financial aid the student is eligible to receive for the year. The interest rate is fixed for the lifetime of the loan. The
interest rate for the 2018-2019 will be available July 1, 2018. PLUS Loan borrowers must begin repayment of principal and interest 60 days after the final loan disbursement of the academic year. Parents may defer payments on PLUS Loans while their student is in-school and for a six-month grace period after the student graduates or drops below half-time enrollment. Call your direct loan servicer for details about deferment and forbearance. To learn who your servicer is, visit the National Student Loan Data System (www.nslds.ed.gov).

Parents with dependent children enrolled at least half-time at Occidental College are eligible to borrow under the Federal Direct PLUS Loan program. In addition, parents and their student must be: U.S. citizens or eligible non-citizens, must not be in default on any federal educational loans, owe an overpayment on a federal educational grant, and must meet other general eligibility requirements for the Federal Student Aid programs.

Credit Check and Endorser Alternative
When the parent applies for a PLUS Loan, the Department of Education will check the parent’s credit history (credit will be checked with one of the three major credit bureaus). To be eligible for a PLUS Loan, the parent must not have an adverse credit history. If the parent is found to have an adverse credit history, they may still borrow a PLUS Loan if the parent completes online PLUS Loan Counseling and gets an endorser who does not have an adverse credit history.

An endorser is someone who agrees to repay the PLUS Loan if the borrower does not repay the loan. The endorser may not be the student on whose behalf a parent obtains a PLUS Loan. In some cases, the parent may also be able to obtain a PLUS Loan if they document with the Department of Education that there are extenuating circumstances related to the adverse credit history.

Loan Limits, Interest Rate, and Loan Charges
The interest rate for the PLUS Loan is fixed. The interest rate for the 2018-2019 year will be available on July 1, 2018. Interest is charged on PLUS Loans during all periods, beginning on the date of the loan’s first disbursement. In addition to interest, there is an origination fee, currently at 4.264%, of the principal amount of each PLUS Loan that the parent borrows. Therefore, a parent borrowing $10,000 will receive 4.274% less (or $426.40), disbursed in two installments, one in the fall and one in the spring. The fee is deducted before any loan money is disbursed to the student’s account, so the loan amount that is disbursed will be less than the amount the parent has to repay. The origination fee for this loan is subject to change after October 1, 2018.

Alternative Loans
Alternative loans are available for Occidental College students and their families to assist with educational costs that cannot be met with the programs listed above. Private education loans tend to cost more than the educational loans offered by the federal government, but are less expensive than credit cards. We encourage families to “shop around” and compare these programs.

Before borrowing an alternative loan, please consult with the FAO to determine if any additional funds from other loan programs may be available.

Other Resources
Other resources include all other types of financial assistance (including gifts from relatives, outside scholarships, outside loans, employer tuition benefits, VA Benefits, etc.) you might receive for the 2018-2019 academic year.

You must promptly report any outside resource you will receive to the FAO. If you fail to report other resources you may find yourself in an over-award situation and may have to repay funds. Over-awards can usually be avoided if you report resources as soon as you are aware of them. Report any resources to our office via e-mail.

Other resources will reduce either your need-based loan(s) and/or your work award(s). However, if grants and scholarships exceed total financial need and you have no work award or need-based loan eligibility (as determined by the FAO) an adjustment to a grant or scholarship must be made. This policy is required to conform to federal and state law. Non-need-based loans are not affected by this policy as long as the total compensation between need-based and non-need-based aid does not exceed the total cost of attendance.

Outside Scholarships
The College expects all financial aid recipients to apply for outside scholarships and grants to assist in meeting educational costs as well as keeping loan and work awards to a minimum.

The FAO treats outside scholarships as other resources (see Other Resources above) and they may impact your need-based loan, work, and/or grant and scholarship eligibility. Outside scholarships do not reduce or replace your calculated family contribution.

Please have outside scholarship funds sent to the FAO. We will assist with forms if required by the donor. If enrollment verification is required, contact the Registrar’s Office at 323-259-2686 or stop by AGC Administrative Center, Room 101.
Outside scholarship checks should be made payable to Occidental College. Be sure to include your name and Oxy ID number on all correspondence.

**Residential Education Stipends and Credits**

If you are hired as a member of the residential education staff, you will receive notification of your compensation on your award letter. The credit (equivalent to the cost of a double room and meal plan D) will be reflected on your billing statement.

Residential Education and Housing Services will issue your stipend check on a bi-weekly basis throughout the academic year. Stipend amounts are determined by Residential Education and Housing Services.

The FAO considers these stipends and credits as other resources (see Other Resources above) and they may impact your need-based loan, work, and/or grant and scholarship eligibility.

**Aid for Study Abroad**

Study abroad participants are charged the equivalent of on-campus tuition, fees, room, and board for their semester abroad. As a result, you should receive the same merit and need-based scholarships if you study at an Occidental approved off-campus program as you would if you remained on-campus.

However, your loan and work eligibility will change. Since you will not be able to work under the Federal Work Study or the Oxy Work Award program while you are studying abroad, the “work” component of your financial aid award is replaced with a student loan (to accommodate the loss of income).

Occidental recognizes that not all programs offer the same type of room and board options available at Oxy. Depending on where you study, you may receive a stipend to cover meals and local transportation. This stipend is determined by the International Programs Office and is disbursed to you in the form of a check before you leave to study abroad.

**Travel Grants**

Financial aid may be available to help you pay for airfare. If the FAO determines that you have financial need, you might be eligible to receive a grant to assist with your travel costs. Travel grants are an estimate of your travel expenses; your actual costs will vary.

**Policies**

**Student Financial Aid Agreement**

By accepting financial aid, you agree to the following:

- I have the responsibility to apply for financial aid by March 2 of every year.
- I have the right to an explanation of my financial aid eligibility.
- I understand that Occidental College reserves the right to modify my financial aid award(s) at any time due to changes in my federal, state, or institutional eligibility.
- I agree to report, in writing, to the FAO any changes in my financial, marital, academic, or residential status, or funds and support I receive from any source. I understand that any change in my status may result in a reduction of my award and may require repayment of my financial aid.
- I have the responsibility to use financial aid funds for education-related expenses only.
- I am aware that to continue to receive assistance, I must maintain satisfactory academic progress as defined in this policy guide and the Occidental College Course Catalog.
- I understand that the College may directly apply awards to my student account.
- I have the responsibility to read and understand the requirements and conditions regarding financial aid as stated in this policy guide.
- I agree to complete all requirements for any loans that I have been awarded. I also agree to complete exit counseling for loans disbursed to me, prior to graduation or withdrawal. Failure to do so will allow Occidental College to withhold my student records and/or my diploma.
- I have the responsibility to repay student loans. Failure to do so will allow Occidental College to withhold my student records and/or my diploma.
- I agree to have my Cal Grant B Stipend (if eligible) credited to my student account. I understand that if I need assistance with room, board, books, or living expenses, I should consult with the FAO.
- I understand that if selected for federal verification I am responsible for completing all requirements by July 1. I also understand that failure to complete the verification process will result in the cancellation of my aid.
- I understand that if I purposely provided false or misleading information on any financial aid application or forms I may be referred to the Student Judiciary Counsel and possibly to the U.S. Department of Education Inspector General.
- I have the responsibility to respond to requests from the FAO, federal, state, and college auditors in a timely manner.
I have the right to privacy. All information submitted to the FAO will be treated as confidential as described by the Family Educational Rights and Privacy Act (FERPA).

**Consent for Release of Information**
In accordance with the Family Educational Rights and Privacy Act (FERPA), and to ensure your privacy, no application will be discussed with another person (this includes noncustodial parents, guardians, or other family members), without written consent from the student and the custodial parent (applicable to dependent students).

**Declining Your Award**
When the FAO sends your award letter, we assume that you will accept all financial aid as outlined and agree to the terms and conditions as outlined in this Financial Aid Policy Guide. If you wish to decline all or part of your award, please complete a Loan Verification form and return it to the FAO. The Loan Verification form is available for download online at: [www.oxy.edu/financial-aid/forms](http://www.oxy.edu/financial-aid/forms).

**Nondiscrimination Policy**
It is the policy of Occidental College that all applicants will receive equal consideration and treatment without regard to race, religious creed, color, national origin, ancestry, physical disability, mental disability, medical condition, genetic information, marital status, sex, gender, gender identity, gender expression, age, or sexual orientation or any other characteristic protected by State or Federal Law. This nondiscrimination policy covers admission and access to, treatment of, and employment in, Occidental College programs and activities, including but not limited to, academic admission, financial aid, educational services, and student employment.

**Selective Service Requirement**
The Military Selective Service Act requires men between the ages of 18 and 25 to register with the Selective Service System. Any male student who fails to do so is ineligible for federal or state financial aid. Confirmation of Selective Service Registration is completed through an electronic match between the Selective Service System and the U.S. Department of Education when you apply for financial aid using the FAFSA. You can also register online at: [www.sss.gov](http://www.sss.gov). If additional confirmation is required, the FAO will contact you.

**Tax Notification**
Current tax regulations consider scholarships and grants totaling more than tuition, fees, books, and supplies as taxable income. Only the amount of scholarships and grants exceeding the above charges is considered taxable. Further information regarding taxable scholarship and grant monies is available in tax filing instructions or from the IRS Publication 520 ([www.irs.gov](http://www.irs.gov)). If you have questions concerning the amount of your scholarship, which might be taxable, you should consult a tax advisor or an IRS representative.

**International Students**
International students must comply with different tax laws when receiving financial aid and working in the United States. For additional information please contact the International Programs Office at 323-259-2533 or stop by the McKinnon Center for Global Affairs, Johnson 102. For specific questions on scholarship tax treaties, contact Student Business Services (SBS) at stuaccts@oxy.edu.

**Satisfactory Academic Progress Policy**
To remain eligible for financial aid, a student must maintain Satisfactory Academic Progress (SAP) and must be in good academic standing as defined by the policies outlined below.

The academic year consists of two 16-week semesters. Full-time students may register each semester for a maximum of 18 units. Students enrolled in less than 12 units each semester are considered to be part-time, and both federal and institutional financial aid is pro-rated.

No institutional funds are available to a student on a leave of absence, suspension, or studying at another institution (excluding Oxy approved study abroad programs). Students may, in some cases, receive federal or state aid to study at another institution by completing a Consortium Agreement. For more information, please contact the FAO.

Federal regulations under Title IV of the Higher Education Act require Occidental College to monitor the academic progress of students on financial aid. Occidental has two similar yet distinct SAP policies, one for federal financial aid eligibility and one for institutional financial aid eligibility. In addition, the College has its own Academic Standing requirements that determine whether a student is in good standing. If you have questions regarding the differences between these policies, please contact the FAO for clarification.
Aid Programs
The federal SAP policy applies to federal and state financial aid awards, while the institutional SAP policy applies to all Occidental College awards.

<table>
<thead>
<tr>
<th>Federal SAP Policy</th>
<th>Institutional SAP Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>Oxy Need-Based Scholarships</td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant (FSEOG)</td>
<td>Oxy Opportunity Grants</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>Occidental Merit Scholarships</td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>Occidental Donor Funded Scholarships</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>Oxy Work Award</td>
</tr>
<tr>
<td>Federal Direct Parent PLUS Loan</td>
<td>Oxy No Interest Loan</td>
</tr>
<tr>
<td>Cal Grant*</td>
<td>Oxy Low Interest Loan</td>
</tr>
</tbody>
</table>

*The Cal Grant program is a state funded grant that follows federal SAP requirements unless when specifically stated.

Qualitative and Quantitative Requirements
Both the federal and institutional policies require that a student make qualitative (grade-based) and quantitative (time-based) progress toward their degree each semester.

The qualitative (grade-based) requirement is measured by your GPA. The quantitative (time-based) requirement is the pace at which you progress toward your degree and earn units.

Both the federal and institutional policies require students to complete a certain number of units and maintain a certain grade point average after each semester of college attendance. However, each policy defines qualitative and quantitative progress differently.

<table>
<thead>
<tr>
<th>Qualitative (grade-based) Requirement</th>
<th>Federal SAP Policy</th>
<th>Institutional SAP Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must earn a 2.0 cumulative GPA at the end of each semester</td>
<td>Must earn a 2.0 cumulative GPA at the end of each semester</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Quantitative (time-based) Requirement</th>
<th>Federal SAP Policy</th>
<th>Institutional SAP Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must complete a total of 12 units each semester</td>
<td>Must complete a total of 16 units each semester</td>
<td></td>
</tr>
</tbody>
</table>

Pace of Progression & Maximum Timeframe Requirements
Pace of progression measures the number of units you completed over the number of units you attempted to complete. To meet the pace of progression requirement, you must have a cumulative pace of progression rate of 67% each semester that you are enrolled.

Example 1: If you are a second-year and have attempted 48 units (16 + 16 + 16) by the end of your third semester; however you only earned 42 units (16 + 16 +10), your cumulative pace of progression rate is 42/48 = 83.3%. Since the rate is above 67%, you are meeting the pace of progression requirement.

Example 2: If you are a first-year and have attempted 16 units by the end of your first semester; however you only earned 10 units, your cumulative pace of progression rate is 10/16 = 62.5%. Since the rate is below 67%, you are not meeting the pace of progression requirement.

In addition to pace of progression, students must also meet the maximum timeframe requirement. Maximum timeframe is the time in which you have to complete your degree. This limits the number of semesters that you are eligible to receive financial aid. After you have exhausted your maximum semesters of eligibility, no additional aid will be extended.

Students who pursue double majors or minors are expected to complete all degree requirements within their 128 units. Institutional financial aid will not be granted above 8 semesters; however, federal aid can be extended up to 12 semesters.

<table>
<thead>
<tr>
<th>Maximum Semesters of Eligibility</th>
<th>Federal SAP Policy</th>
<th>Institutional SAP Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 semesters*</td>
<td>8 semesters</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Maximum Timeframe Requirement</th>
<th>Federal SAP Policy</th>
<th>Institutional SAP Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must complete a minimum of 12 units per semester and 128 units by the end of your 12th semester</td>
<td>Must complete a minimum of 16 units each semester and earn a total of 128 units by the end of your 8th semester.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pace of Progression Requirement</th>
<th>Federal SAP Policy</th>
<th>Institutional SAP Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must have a cumulative pace of progression rate of 67%</td>
<td>Must have a cumulative pace of progression rate of 67%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Transfer Student Eligibility</th>
<th>Federal SAP Policy</th>
<th>Institutional SAP Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer student eligibility is based on the total number of semesters used by all institutions. This</td>
<td>Transfer student eligibility is pro-rated based on the number of units transferred at the time of</td>
<td></td>
</tr>
</tbody>
</table>
means that a student who used federal aid for 4 semesters at another institution can only receive 8 semesters of federal aid at Occidental.

In addition, the Federal Pell Grant & Federal Direct Loan programs each have maximum eligibility criteria separate from the 12 semester timeframe. For more information, please visit www.studentaid.gov.

*For Cal Grant eligibility, a student can receive a maximum of 8 semesters. Cal Grant eligibility will be pro-rated for transfer students based on the year-in-school certified by Occidental at the time of admission.

**How Courses Are Counted**

The following outlines how certain courses and grades affect the SAP requirements listed above.

**Attempted Courses**
- Attempted courses are those for which you are officially enrolled after the last date to drop courses.
- All attempted course count toward the maximum timeframe.
- All courses count in calculating a student’s academic progress, including any for which the student did not receive financial aid.
- Audited courses do not count in the calculation of attempted courses as no units are earned.
- Courses taken on a credit/no credit basis count toward the total number of attempted courses.
- Course credit by examination is counted as an attempted course.

**Incompletes:**
- Credit for incomplete courses will not count as an attempted course until the course has been completed or the Occidental College Registrar has posted a grade.

**Withdrawals:**
- Withdrawals showing as a W on your academic transcript are counted as attempted courses.

**Repeated courses:**
- If a student does not receive a passing grade for a course and chooses to repeat the course, the course may be repeated for credit. Both the original course and the repeated course will be considered as attempted for the purposes of determining SAP.
- If a student receives a passing grade for a course and chooses to repeat the course, the repeated course does not count as course completed and does not contribute to maintaining SAP. The units for the repeated course are not counted, unless the repeated course is identified as “repeatable” on the Course Catalog.
- Repeating a course does not remove the original course from the academic transcript.
- Both the grade for the original course and the repeated course will be posted and will calculate into the student’s GPA.

**Transfers credits**
- Transfer credits from another institution accepted by Occidental College are counted when measuring the maximum timeframe to complete the degree.
- Occidental does not accept for credit any transfer grades lower than 2.0. Consult the Occidental College Course Catalog for information on how transfer credits are evaluated.

**Frequency of SAP Notices**

The FAO will monitor all SAP requirements at the end of each semester that you are enrolled only if you plan to re-enroll for the upcoming semester. Students returning to the College after a leave of absence will have their SAP requirements checked at the time they are approved to return to the College.

If you do not meet any of the SAP requirements, you will receive a “warning” notification from the FAO that you are at risk of losing aid eligibility. The notification will outline whether you are at risk of losing federal aid, institutional aid, or both.

When we disburse aid to your student account, we are certifying that you are making SAP. Aid is always disbursed on the first day of classes for the semester. Please note that it is possible for a student to see “anticipated aid” on their bill or student account before aid is disbursed and before SAP is checked. Seeing “anticipated aid” is not a guarantee that a student is meeting SAP.
While SAP is only reviewed once at the end of each semester, it is possible to have your SAP eligibility re-reviewed during the semester if new or updated information is provided that could impact your eligibility (such as a grade change). If new or updated information changes your SAP eligibility, we will send you a notification regarding this change.

**Failure to Meet SAP**
If you do not meet all of the SAP requirements, you will be placed on a financial aid “warning” semester. During your “warning” semester, you will receive federal and institutional financial aid. If at the end of your “warning” semester, you have not met SAP requirements, you will no longer be eligible for institutional aid, federal aid, or both.

Students can receive multiple “warning” semesters during their time at Occidental; however, a student cannot receive two “warning” semesters in a row. Students who fail to meet SAP requirements by the end of their “warning” semester will automatically become ineligible for institutional aid, federal aid, or both.

**Financial Aid Ineligibility**
If you lose your eligibility for institutional aid, federal aid, or both at the end of your “warning” semester (and the Academic Standards Committee permits you to enroll) you have the right to appeal for an additional semester of aid.

**Right to Appeal**
Your appeal must be made in writing to the Director of Financial Aid, Gina Becerril. The appeal may not be based on your need for financial assistance or your lack of knowledge on the SAP policy. It should be based on some extenuating circumstance which prevented you from making progress. Your appeal must also include a written academic plan which outlines how you plan to meet the SAP requirement(s) you failed and what changes you have made to ensure that you will meet SAP.

**Appeal Granted**
If your appeal is granted, you will be placed on Financial Aid Probation. During probation, you must follow your academic plan and resolve all incomplete grades before the FAO can make a final determination that you have met the SAP guidelines.

**Appeal Denied**
If your appeal is denied you may still be able to regain eligibility for future semesters of aid by enrolling at Occidental (at your own expense), earning a 2.0 or better GPA, and bringing all cumulative units up to required standards. It is also possible to take a leave of absence from Occidental and pursue transferable coursework at another institution. This will allow you to bring your required units up to date and show academic improvement by attaining a minimum GPA of 2.0 or better (a GPA earned at another institution will not affect your Oxy GPA). You are required to speak with the Registrar’s Office to ensure units completed elsewhere are transferable to Occidental.

**Release of Financial Aid History Policy**
Once you leave/graduate from the College, the Financial Aid Office will store your financial aid file for seven years after the date you cease to be enrolled. Electronic records of your file will remain in our computer database.

Financial aid history will only be released:
- To the student, if the student has provided a written request and proof of identity
- To a third party (often an FBI Special Agent), if they have a written request from the student. In this case the third party’s credentials (badge/shield and/or photo identification) are also verified before information is released.

These requests will be reviewed by an assigned member of the Financial Aid Office staff. If the FAO staff member needs to determine whether the student has defaulted on any federal loan or owes a repayment on a federal grant, the FAO will need to access the National Student Loan Data System (NSLDS).

Due to the privacy issues involved with NSLDS, access is limited to three people at Occidental College:
- Assistant Controller for Student Business Services
- Assistant Director of Financial Aid
- Director of Financial Aid

Access to NSLDS is limited to the release of a financial aid history as is noted above. It is never to be used for personal reasons. Due to the privacy issues involved with this database, users must limit their use to an “as needed” basis and never share NSLDS user IDs or passwords. Violating any section of this policy is a serious system security offense. Repeated system security violations will cause a permanent user revocation on the NSLDS System. In addition, a notice will be put in the Occidental College staff member’s employment file and repeated violation could lead to termination of employment.

**Leave of Absences and Consortium Agreements**
Occidental funds are not available to you while on a leave of absence or if you study at another institution (excluding Oxy approved study abroad programs). You may, in some cases, receive federal funds to study at another institution. You will need
to have a consortium agreement signed by your host institution as well as the Oxy FAO. All units taken must be transferrable back to Occidental College. It is the responsibility of the student to meet with their advisor and the Registrar's Office to ensure this requirement is met.

If you need to take a leave of absence or withdraw from Occidental, the FAO will be notified by the Registrar's Office. Your financial aid file will be placed in an inactive status until you return.

*It is your responsibility to apply for financial aid by the March 2 deadline for the academic year in which you wish to return.*

If you have received any type of student loan while enrolled, Occidental is required to notify your lender that you are no longer enrolled at the College. Federal law also requires you to complete exit counseling. This online counseling is offered by the Student Business Services Office for Occidental Low Interest Loan and Occidental No Interest Loan at [www.oxy.edu/student-business-services/student-loans](http://www.oxy.edu/student-business-services/student-loans). For a Federal Direct Subsidized/Unsubsidized Loan, you need to complete your exit counseling by going to [www.studentloans.gov](http://www.studentloans.gov). If you borrowed from more than one loan program, you will need to complete exit counseling for each loan program.

**Tax Benefits**

If you are repaying student loans or paying college tuition and fees, you or your parent(s) may be eligible to offset these costs for tax purposes. Visit [https://www.irs.gov/pub/irs-pdf/p970.pdf](https://www.irs.gov/pub/irs-pdf/p970.pdf) for more information regarding these tax benefits:

- Hope and Lifetime Learning tax credits - credit against federal income tax for college tuition/fees paid during the tax year

**YOUR STUDENT ACCOUNT**

The FAO and the Student Business Services Office (SBS) work closely together to insure that your financial aid appears on your student account to pay for your expenses. While the FAO determines eligibility for aid, Student Business Services manages your student account, billing, payment, and much more. You can contact the Student Business Services Office at 323-259-2610 or stop by the AGC Administrative Center, Room 118.

If your financial aid award is official and all missing documents have been received by the date of the first billing invoice, you will see scholarships, grants, and student loans (including Oxy No/Low Interest, Direct Subsidized/ Unsubsidized, PLUS, and Alternative) posted to your account as "estimated financial aid," until they can actually be paid to your account (usually on the first day of classes).

Other awards, such as outside scholarships, are not automatically credited to your account. Outside scholarships will be credited to your account when the scholarship funds are received by the College. When calculating your payment, you should reduce the amount of your payment by any outside scholarships you are expecting to receive.

**Payment of Financial Aid Awards**

**Grants and Scholarships**

Occidental College Scholarships (merit, need-based, Opportunity Grants), federal grants (Pell, FSEOG), and Cal Grants are credited directly to your student account.

**Occidental No/Low Interest Loans**

These loans will be credited to your account after you complete online Entrance Counseling, sign your online Master Promissory Note (only required for first-time borrowers) and complete a Loan Verification form. For the Occidental No/Low Interest Loan, you must also complete online Disclosure Statements before funds can be credited to your account.

**Federal Direct Subsidized/Unsubsidized Loans and Federal Direct PLUS Loans**

Federal Direct Loans and PLUS Loans are disbursed in two equal installments, one for fall and one for spring. Please remember an origination fee of 1.066% - 4.264% will be deducted from the amount of your loan. Origination fees for these loans are subject to change after October 1, 2018.

First-time Federal Direct Loan borrowers must sign an online Master Promissory Note and complete Entrance Counseling as well as complete a Loan Verification Form before funds can be credited to your account. First-time PLUS Loan borrowers must sign an online Master Promissory Note before funds can be credited to the student’s account. Student Business Services will notify you via e-mail when your disbursement for these funds has posted to your student account.
Federal Work Study and Occidental Work Award
Work awards are never credited directly to your student account. You must first secure an on-campus job. After you obtain a job, you will receive a bi-weekly paycheck (on alternate Fridays throughout the academic year) from each department for which you work. You can apply your paychecks to your bill by making a payment to the College cashier. Direct deposit of your earnings is also available. If you are not signed-up for direct deposit your paychecks will be sent to your campus mailbox. For more information and to obtain the appropriate forms, please contact the Payroll Office at 323-259-2884 or stop by the AGC Administrative Center, Room 118.

Outside Scholarships
Outside scholarships are disbursed according to the donor’s request. If funds are disbursed directly to you (rather than sent to the College and applied to your student account), you are responsible for paying any outstanding balance on your student account. It is your responsibility to report outside awards to the FAO. Outside scholarships are not credited to your student account until the College receives the check from the organization.

Student Account Information

Costs

<table>
<thead>
<tr>
<th>Costs</th>
<th>2018-2019 Per Semester</th>
<th>Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$27,045</td>
<td>$54,090</td>
</tr>
<tr>
<td>Per credit fee</td>
<td>$2,254</td>
<td></td>
</tr>
<tr>
<td>RE/Sust. Fee</td>
<td>$10.75</td>
<td>$21.50</td>
</tr>
<tr>
<td>Health Services Fee</td>
<td>$125</td>
<td>$250</td>
</tr>
<tr>
<td>DEBS Fee</td>
<td>$10.75</td>
<td>$21.50</td>
</tr>
<tr>
<td>Student Body Fee</td>
<td>$151.50</td>
<td>$303</td>
</tr>
<tr>
<td>TOTAL Fees</td>
<td>$298</td>
<td>$596</td>
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Room Rates

<table>
<thead>
<tr>
<th>Rates</th>
<th>2018-2019 Per Year</th>
<th>Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular Single</td>
<td>$5,935</td>
<td>$11,870</td>
</tr>
<tr>
<td>Small Single</td>
<td>$5,496</td>
<td>$10,992</td>
</tr>
<tr>
<td>Double</td>
<td>$4,408</td>
<td>$8,816</td>
</tr>
<tr>
<td>Triple</td>
<td>$3,670</td>
<td>$7,340</td>
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</table>

Board Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>2018-2019 Per Year</th>
<th>Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meal Plan A+</td>
<td>$3,750</td>
<td>$7,500</td>
</tr>
<tr>
<td>Meal Plan A</td>
<td>$3,480</td>
<td>$6,960</td>
</tr>
<tr>
<td>Meal Plan B</td>
<td>$3,340</td>
<td>$6,680</td>
</tr>
<tr>
<td>Meal Plan C</td>
<td>$3,030</td>
<td>$6,060</td>
</tr>
<tr>
<td>Meal Plan D</td>
<td>$2,770</td>
<td>$5,540</td>
</tr>
</tbody>
</table>

Billing Information
The College does not send paper bills. Instead, the College sends an e-mail notification to students and any other authorized users when a new bill is ready for viewing. Student account e-bill notifications are e-mailed by the 15th of every month. It is the student’s responsibility to add any authorized users to his/her account and update any e-mail addresses for authorized users. Statements can be viewed online via the Student Account Suite – http://ebill.oxy.edu. Please contact Student Business Services for additional information on accessing your online student account.

Your billing invoice is the College’s notice to you of your charges and credits.
Your first bill will be sent on July 15. It will reflect the charges for the fall 2018 semester.

How Much Will I Have to Pay?
Occidental College will charge you for full-time tuition, fees, your selected meal plan, and room. Please be aware that financial aid estimates are based on meal plan B and a double room. For students choosing other meal plans or room types, the financial aid will not be increased (or decreased) to accommodate those choices.
Campus Dining will pre-select meal plan A for you, unless you specify otherwise. However, there are three other options that provide a smaller quantity of food, and thus a smaller fee. Meal plan changes are handled by the Card Office where you can also receive information on the differences between meal plans.

If your total financial aid (excluding work awards) is more than the amount owed on your student account, you can receive a refund to assist you with the purchase of books, supplies, and other personal expenses. If your total financial aid (excluding work awards) is less than your total charges, you are responsible for making payment arrangements with Student Business Services. To assist you in determining your payment, visit the Student Business Services website at https://www.oxy.edu/student-business-services.

Payment Due Dates
The first bill for fall is e-mailed by July 15; for spring it is e-mailed by December 15. Monthly, an e-bill notification will be sent for ALL accounts (semester and monthly) unless the balance on the account is zero and there has been no activity during the current billing period.

If you have selected the semester payment plan, then tuition, fees, room and board, minus approved financial aid awards (excluding work awards) are due by August 1 for fall and by January 2 for spring.

If you will be opting for the deferred (monthly) payment plan, the first payment is due on August 1 for fall and January 2 for spring. Another one-fifth payment is due on the first of the month thereafter for the four succeeding months. This totals to five payments each semester.

Signing Up for the Monthly Payment Plan
Statements reflect what is currently due for the semester. To sign up for the monthly payment plan, access your student account online and select “Payment Plans” on the top menu bar. When you sign up for the monthly payment plan, a five month payment plan schedule will display. Please note that there is a fee of $50 per semester when signing up for the monthly payment plan.

A late fee of $25 will be charged on all accounts not paid by the due date. Payments postmarked by these dates do not meet the payment deadlines; they must be received by SBS by these dates. You should allow at least 7-10 days mailing time.

How Can I Pay?
Payment on your account may be made online by electronic check, or debit via the Student Account Suite – http://ebill.oxy.edu. Payments are also accepted via check, money order, or cash (if paying in person with the cashier). Payment may also be wired directly to our bank (please contact Student Business Services if you would like to use this method). If you are mailing your payment, please be sure to write the student’s Occidental ID on your payment.

Health Insurance
All enrolled students must have health insurance in order to enroll at Oxy. While many students are covered under a parent’s policy and others have their own insurance, those who don’t (or whose policies do not meet minimum standards set by the College) are required to purchase insurance through the Occidental Student Health Insurance Program (OSHIP).

For the 2018-2019 academic year, the premium of this insurance is $2,594. If you have health insurance that provides primary care coverage in Los Angeles County, you may waive out of the Oxy Health Insurance Plan. Please note, coverage that only provides emergency and urgent care out of your home state is not sufficient to waive; you must have primary care access in Los Angeles County. This includes most PPO plans, Kaiser Permanente plans, and some California based HMO plans. Medi-Cal, Medicaid, and out of state HMO plans are not eligible for waiving the student health insurance. For more information, please contact the Emmons Wellness Center.

If your insurance does not meet the eligibility requirements or you are not currently insured, you may apply for an OSHIP Grant to help cover the cost of your Oxy health insurance. While limited grants are available, they are only awarded to students who have exhausted all other cost-effective options and meet guidelines established by Emmons and FAO. Please contact Emmons for more details regarding this grant.

Other Charges
If there is something on your bill that you believe is incorrect, it is your responsibility to rectify it. Payment must be received by the due date, even if you have not received a corrected bill. If you delay payment while you wait for a new bill to be sent by e-mail, you will be subject to all applicable late fees.

If you have questions regarding charges made by a particular department, please contact that department directly to verify or dispute the charge. Student Business Services cannot reverse departmental charges without instructions from the issuing department.
Tuition Adjustment & Refund Policy
Since faculty engagement and other commitments are made by the College for the entire year, a tuition adjustment schedule has been established in order that you may share the cost when it is necessary for you to drop a course or withdraw from the College. These commitments are not subject to change, even though the number of students may vary. For this reason, no deviations from the refund schedule will be made. For information on optional Tuition Insurance please contact Student Business Services.

This refund policy applies to all students who withdraw, take a regular leave of absence or take a medical leave of absence, whether or not they have Federal Title IV Financial Aid, except as noted in the "Return of Federal Funds" section below. You must provide official notification of intent to withdraw or take a regular or medical leave of absence to the Registrar's Office. When the decision has been confirmed, the Registrar will sign and date the appropriate forms.

Refunds of Credit Balances
If your student account has a credit balance, you may be entitled to a refund. Refunds are only issued on actual credits, not anticipated credits. You must request refunds online via your myOxy web portal under the Student Services tab.

If the credit balance is considered to be from federal funds, a refund check will automatically be issued to you unless you request otherwise. If the refund is created by a Federal Direct PLUS Loan, the refund will go to the parent who borrowed the loan, unless Student Business Services receives written authorization (e-mail stuacccts@oxy.edu) from the parent to issue the check to the student. Sample calculations of the College’s Refund Policy are available from the FAO by written request.

Return of Federal Funds
Occidental College prescribes the following steps in accordance with Department of Education regulations to determine the amount of federal funds you have earned at the time you cease attendance. The amount earned is based on the amount of time you have spent in attendance. It has no relationship to your institutional charges; rather, it is based on a proportional time calculation through 60 percent of your enrollment period.

Allocation of Federal Returns
Repay the funds to the following sources, in order, up to the total net amount disbursed from each source:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant
5. Federal SEOG
6. Other federal assistance (excluding work study)

Allocation of Student Returns
If you must return additional funds, the funds must be repaid in the same order as described above. Specific federal rules apply to your responsibility for return of federal funds.

If you fail to return the required federal funds you will lose eligibility for future federal aid until you have paid the amount in full, make satisfactory arrangements with the institution to repay the funds, or make satisfactory repayment arrangements with the U.S. Department of Education.

Clearance
ALL STUDENTS must go through the clearance process every semester. You will not be enrolled until you have completed this process. Clearance involves acknowledging that you are on-campus and have resolved all issues identified on your clearance webpage (available online via the student’s myOxy portal). The clearance webpage lists “holds” placed by various campus offices. A hold will prevent you from being enrolled. This will affect your meal plan, your housing, your ability to attend class, and your use of campus resources and facilities.

You can access your clearance form online during the designated dates of pre-clearance (usually two weeks before the start of classes) and clearance (usually the first two days of classes). Information regarding the pre-clearance and clearance process is e-mailed to the student about two weeks before classes begin. Once all holds have been removed (or if you have no holds) you will need to log-in to the clearance webpage and click “enroll me” to complete the clearance process and be officially enrolled.

Clearance is a required process for every student, each and every semester.
Occidental College Bookstore

Hours

<table>
<thead>
<tr>
<th>Academic Session</th>
<th>Breaks/Summer</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 a.m. - 6:00 p.m.</td>
<td>10:00 a.m. - 4:30 p.m.</td>
</tr>
<tr>
<td>Monday - Thursday</td>
<td>Monday - Friday</td>
</tr>
<tr>
<td>8:30 a.m. - 5:00 p.m.</td>
<td>Closed Weekends and Holidays</td>
</tr>
<tr>
<td>Friday</td>
<td></td>
</tr>
<tr>
<td>10:00 a.m. - 2:00 p.m.</td>
<td></td>
</tr>
<tr>
<td>Saturday</td>
<td></td>
</tr>
<tr>
<td>Closed Sundays and Holidays</td>
<td></td>
</tr>
</tbody>
</table>

Textbooks
Occidental College professors submit a list to the Bookstore of textbooks and course supplies that are required and/or recommended for each course. After registering for classes, students purchase those items at the Bookstore. You should budget to spend $600 per semester. The Bookstore has both new and used textbooks available for purchase. Used textbooks are sold for 75% of the new book price. The Bookstore also offers students the option to rent textbooks for the semester.

Bookstore Vouchers
Each semester you may use a bookstore voucher to help pay for your books and other class related materials. Any money used in this program will be billed to your student account once the voucher program ends for the semester and must be repaid by the end of the semester. The bookstore voucher covers a maximum of $600 for the fall semester and $600 for the spring semester.

Debit Cards (Oxy ID required)
Students may establish a Bookstore Bengal Bucks Debit by making a debit account deposit online at: [www.oxy.edu/card-office](http://www.oxy.edu/card-office) or in the Card Office. The amount will be charged to your student account and added to your Bengal Bucks balance. You may also deposit funds directly with the Bookstore. Each time a purchase is made, that amount is deducted from your Bengal Bucks account. You may add to the account as needed. There are no processing charges. ATM service is available through Paypoint.

Checks & Credit Cards (Oxy ID required)
The Bookstore accepts VISA, MasterCard, Discover, and American Express. Personal checks may be written for additional cash unless otherwise posted.