This document is designed to cover many of the policies involved with the awarding and disbursement of financial aid from federal, state, private and institutional resources. It is intended to provide a general overview of our policies and a useful reference for students and their families who are applying or receiving financial aid at Pomona College. It is intended to provide you with many of the financial aid policies that may affect you during your time at Pomona and to answer your basic questions. If you have questions, please call, email or stop by the Financial Aid Office (located in Sumner Hall, 2nd Floor). We look forward to working with you as you pursue your educational goals.
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Investing in Your Future

Higher education is a valuable investment. Pomona College believes that you and your family, as beneficiaries of that investment, have the primary responsibility for paying for your college costs. The college assumes that you and your family will contribute to the fullest extent possible from income and assets, but recognizes that a family's resources may be insufficient to fully fund the cost of a Pomona education. Pomona is committed, therefore, to providing a comprehensive, need-based financial aid program that seeks to bring the college's educational opportunities within reach of all qualified students.

Pomona has one of the most generous financial aid programs in the country, thanks to generations of gifts from alumni, parents, and friends. It allows us to award more than $50 million a year in financial aid to more than half of all Pomona students. Our financial aid program is based entirely on need, and we meet 100 percent of every student’s demonstrated need as determined by our office. We are committed to working with you and your family to make a Pomona education affordable. The decision to invest in a quality higher education may be one of the most important decisions you and your family will ever make. Financial aid is available to all students to assist with paying for direct costs – tuition, fees, room and board. Aid can also be used to help pay education-related expenses such as books, medical insurance and transportation.

Pomona College is committed to the philosophy that financial aid should be awarded on the basis of financial need to provide access to an education to the greatest number of students, believing that everyone at the college benefits from a diverse student population from a wide range of economic and social backgrounds. Offering aid based on need rather than merit, financial aid is distributed using an equity packaging model. Pomona meets the full demonstrated institutional need of all students who complete their financial aid application by the stated annual deadlines, meet federal eligibility requirements, and maintain satisfactory academic progress (minimum of 3 credits each semester and a minimum 2.0 grade point average).

The major financial aid policies affirmed by Pomona College:

- meeting the full need of those students by offering institutional aid as determined by the Office of Financial Aid
- maintaining the self-help components (work) of a financial aid package as low as possible
- basing eligibility for institutional funding strictly on need, not merit based on academics, race, or athletic ability
- limiting eligibility for institutional financial aid to four years (8 semesters)
Admissions Policy and Financial Aid

The College is highly selective, but admissions decisions are made on a case-by-case basis. Students who choose Pomona can select the admissions application plan program best suited to their needs: Early Decision I/II, Regular Decision, or transfer admissions.

Pomona is affordable for any qualified student, thanks to the financial aid program based on two principles:

- Need-blind admissions ensure that applicants are admitted based solely on academic potential
- Fully funded, need-based financial aid meets 100% of any admitted student’s demonstrated need as determined by the Office of Financial Aid

International Students

Our admission evaluation is need-aware for international students. This means your request for financial aid will be a factor in the admission process. International applicants must indicate their intent to apply for financial aid at the time of application. Students who indicate on their applications that they will not be applying for financial aid and subsequently are admitted to Pomona are not eligible to apply for financial aid at any time during their four years at the College.

Pomona does not accept transfer students who are international and require financial aid to attend the College.

Undocumented/DACA Students

Pomona does not classify undocumented or DACA-mented students who graduate from a U.S. high school as international students and does not distinguish them from domestic students when reviewing their application. Financial need does not affect admission decisions for U.S. citizens or students graduating from a US high school.
Pomona College’s Financial Aid Privacy Policy

The Office of Financial Aid at Pomona College requires sensitive information to be provided to our office, from you the student and your parents (custodial and non-custodial) to determine your aid eligibility. By providing this information to our office, we ensure that your personal information is protected and only viewed by members of the financial aid staff or agencies associated with the process, i.e. federal aid processors (FAFSA) or the College Board. Each of these organizations have privacy policies that ensures the data is kept safe and only shared with the institution at your request. Providing the requested information implies your consent for us to use this data in order to respond to your specific request of applying for financial aid only.

Once the information has been submitted to our office, it is our policy to only release the financial aid letter to the student. Submitted tax forms from the parent(s) cannot be released directly to the student without written, notarized consent from the parent of record on the tax return. In the case of divorced or separated parents, private tax information cannot be released to other parent without written, notarized consent of the parent to whom the data belong. This policy extends to parents who may have initially submitted joint returns but are now divorced or separated.

PowerFAIDS and IDOC

The Office of Financial Aid captures and transmits privacy data, including FAFSA and CSS Profile data, via our financial aid system known as PowerFAIDS. We request that tax returns be submitted to our office via the College Board IDOC system. Both systems may only be used for official college business by authorized personnel for the sole purpose of determining eligibility for and authorization of financial aid eligibility. Unauthorized access or use of this computer system may subject violators to criminal, civil, and/or administrative action.
CONTACT INFORMATION

Pomona College Office of Financial Aid

333 College Way, Claremont CA 91711

1-909-621-8205 (phone)

1-909-607-9842 (fax)

www.pomona.edu/financialaid

Office Hours: Monday - Friday, 8:00 a.m. – 5:00 p.m. (closed during lunch from 12 p.m. – 1 p.m.)

Summer Hours: Monday – Friday, 8:00 a.m. - 4:30 p.m. (closed during lunch from 12 p.m. – 1 p.m.)
## Financial Aid Deadlines

All students should submit the required forms by the established deadlines. Late applications will be accepted, however, your financial aid notification may be delayed. Late fees will be applied to your student account if financial aid cannot be disbursed due to a late submission of financial aid materials.

<table>
<thead>
<tr>
<th>Required Forms of all students applying for financial aid</th>
<th>Early Decision 1</th>
<th>Early Decision II</th>
<th>Regular Decision/Transfer</th>
<th>Returning Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSS Profile or ISFAA</td>
<td>November 1</td>
<td>February 1</td>
<td>March 1</td>
<td>As early as October 1, but no later than April 15</td>
</tr>
<tr>
<td>FAFSA</td>
<td>November 1</td>
<td>February 1</td>
<td>March 1</td>
<td>As early as October 1, but no later than April 15</td>
</tr>
<tr>
<td>Tax Returns*</td>
<td>November 1</td>
<td>February 1</td>
<td>March 1</td>
<td>As early as October 1, but no later than April 15</td>
</tr>
<tr>
<td>Verification Worksheet</td>
<td>November 1</td>
<td>February 1</td>
<td>March 1</td>
<td>As early as October 1, but no later than April 15</td>
</tr>
<tr>
<td>International Certification of Finances</td>
<td>November 1</td>
<td>February 1</td>
<td>March 1</td>
<td>As early as October 1, but no later than April 15</td>
</tr>
<tr>
<td>Notification Date (if application is complete)</td>
<td>December 15</td>
<td>February 15</td>
<td>April 1</td>
<td>Rolling basis beginning June 1</td>
</tr>
</tbody>
</table>

*First year applicants (Early Decision I, II, and Regular decision) should submit prior-prior year tax returns by the due date to the College Board via IDOC. If the deadline falls on a weekend, the forms are still considered on time if received by the following Monday.

If you are not required to submit the CSS Profile, all tax forms should be submitted directly to the Office of Financial Aid by mail or fax. Documents should not be emailed to the office out of protection of student and parent security related to personally identifiable information.

Applicants may view their documents on the Application Status Page beginning November 1 and returning students may track documents received or missing for the upcoming school year via the Student Portal beginning December 1.
Financial Aid Award Notification

First-year and Transfer Students Award Notice

Your financial aid award letter is your official notification of the financial aid funding you will receive through the Office of Financial Aid at Pomona College. Your financial aid award package will be mailed to your permanent home address. The award letter, while not a commitment of funds nor a binding contract, is an initial indication of funds available from federal, state, institutional, and outside funding sources. These funds include but are not limited to the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant (FSEOG), California or other state grant, federal or institutional work, federal and institutional loans and any aid awarded by individuals or agencies other than Pomona College’s Office of Financial Aid.

Your financial aid award letter is extremely important. Awards that are declined or not received, such as outside scholarships, will not be replaced with other institutional funds other than loans. You may reduce or decline an item by drawing a line through the amount, writing in the reduced amount and returning a copy of the award letter to our office or by emailing us at financial.aid@Pomona.edu. New students must accept their financial aid award by submitting a $500 non-refundable enrollment deposit by May 1 for the fall term. Extensions may be requested by contacting the Office of Admissions.

Returning Students Award Notice

Financial aid is awarded on an annual basis. No offer is renewed automatically including Questbridge and Posse students. To be considered for renewal of College administered aid, including state and federal aid, each student is responsible for filing the appropriate applications.

If another application is required by an outside agency, the student is responsible for filing the necessary materials by that agency’s deadline.

Students participating in an off-campus program or taking a leave of absence must take special care to obtain and complete their renewal forms by the deadline.

Your financial aid award package will be mailed to your permanent home address and is also available via the Student Portal. It is not necessary for you to confirm your acceptance of the awards that are offered to you. Unless you notify the Office of Financial Aid of your wish to decline an award, all aid offered to you will be processed. You do have the option of canceling any loans disbursed within 60 days from the date the funds were initially disbursed.
The Family Contribution

Pomona is firmly committed to meeting 100% of financial need for every qualified student as determined by our office through our standard need analysis guidelines. Students are presented with an aid package that does not include loans, unless requested by the student and/or parent. As part of this commitment, Pomona believes that parents and students should pay what they reasonably can toward the college expenses of their children. The amount of this contribution varies from family to family based on their individual resources.

The estimated family contribution is not what the Office of Financial Aid believes a family has “left over” for college expenses after they have covered all of their lifestyle expenses. Need analysis is a process of determining how much a family (including the non-custodial family in cases of divorce or separation) can absorb for educational costs over time. That means that the Office of Financial Aid will take into consideration all accumulated assets, annual income, and borrowing capacity. How a family meets the family contribution from those three sources is a matter of personal choice, but all of them should be considered.

Assets

Trust funds should be included in the other real estate and investments question on the FAFSA. If a trust is jointly owned, only the proportion of ownership of the trusts' assets and liabilities should be included. Even if the beneficiary of a trust has restricted access (i.e., access only after a certain age or only with the joint consent of other beneficiaries of the trust), it still must be reported under federal guidelines. These forms of restrictions are considered voluntary by the grantor. However, if a court order specifies that the funds must be used to pay for special expenses (i.e., medical and dental expenses), then the trust should not be reported.

If a beneficiary only receives interest from the trust, the interest received must be reported as income. The income or loss from the trust will appear in Schedule E, Part III of an individual's tax return. In addition, the beneficiary must report the “value of the interest he or she will receive in the future, even if interest accumulates and is not paid out during the year” as an asset (NASFAA Section 1.24.2.40.2.1). In other words, the value of the trust, or the amount a third party would be willing to pay to receive the future interest income of the trust, must be reported asset. A trust officer can usually be consulted in order to calculate the value.

Beneficiaries who only receive the principal of the trust must report the present day value of the trust as an asset. Once again, a trust officer can usually be consulted in order to calculate the value.

For those beneficiaries who receive both the interest and the principal from the trust, the present value of the trust should be reported as is stated above. When the interest of a trust accumulates within the trust until the trusts is dissolved, the beneficiary should only report the value of the both the interest and the principal that the beneficiary is expected to receive until the termination of the trust.

In some cases, where the degree of flexibility or inviolability of trusts is apparent, an aid administrator may for institutional purposes use professional judgment to change the documented amount of the asset.

Parent Contribution

Parent contributions are determined after a thorough review of the information contained in the CSS Profile as well as
tax documents and other verification materials. Pomona uses the CSS Profile’s institutional methodology which takes into consideration family income, assets, household size, the number of children in college, and usual expenses/circumstances as provided by the family. Each aid application is given careful consideration, including the use of professional judgment when there are special circumstances.

**Non-Custodial Parent Information**

Pomona College uses the CSS Profile application for the noncustodial parent household in conjunction with the CSS Profile Application to help them determine eligibility for institutionally funded need-based aid. We believe strongly that it is the responsibility of both biological/adoptive parents to pay for the student's college expenses, regardless of where the student lives, even if they are no longer living with or married to one another. The Profile application service is designed to support efficient, confidential and consistent transmission of noncustodial parent information by providing one central point of processing.

The Profile Application for the noncustodial parent household is designed to support consistent collection of information. The parent completes a single application and the College Board distributes the information to Pomona. There is a standard fee of $25 for this service payable by credit or debit card. Fee waivers are awarded automatically to parents with very low income and few assets.

The noncustodial parent's information is kept secure, and is shared only with the college’s financial aid administrators authorized by the parent to receive it. Neither the student nor the custodial parent has access to the noncustodial parent's information unless the noncustodial parent chooses to share their information.

The College Board separates processing of the custodial and noncustodial parent's applications. Neither parent is given access to the other parent's information. Colleges that collect noncustodial parent information are careful to protect the confidentiality of each parent's information unless the parent clearly indicated that it can be shared with the other parent or the student.

The Office of Financial Aid collects federal tax returns and other financial information via the CSS Profile from the noncustodial parent. This information is not shared with the other or “custodial” parent unless written, notarized consent has been provided to our office by the noncustodial parent or via subpoena. If parents were married at the time of admission but subsequently divorced or separated, the Office of Financial Aid firmly holds to the disclosure position of tax information much the same as the CSS Profile. If a joint return was submitted at any time, the Office of Financial Aid will require both parents to consent to the release of the information before documentation will be released to either or both parents.

**Divorced or Separated Parents: An Overview**

Because parental responsibility for educational costs does not cease upon divorce or separation, Pomona College requires that both natural parents -- even when divorced or separated -- will provide funds for educational expenses based on their ability to contribute from their income and assets. The College expects that both parents will submit financial information and provide assistance for the student’s college expenses based on their ability, rather than their willingness, to contribute.

**Applying for Financial Aid**

By federal law, the student applicant, his/her custodial natural parent, and stepparent (if the custodial parent has
remarried; visit the DOMA page for information on how this is applied to same-sex relationships) must complete the Free Application for Federal Student Aid (FAFSA) to apply for federal assistance. The FAFSA defines the custodial parent as the parent with whom the student resided for the greater portion of the twelve months preceding the date of completing the FAFSA. If the student did not live with one parent more than the other, provide information about the parent who provided more financial support during the past twelve months. If this parent is remarried as of the date you file the FAFSA, provide information about that parent and stepparent.

Applicants who report on the CSS Profile that their biological or adoptive parents are separated, divorced or were never married and are not living together, will receive an email from the CSS Profile requesting their non-custodial parent complete the electronic Profile application for the secondary household. This application is separate from the CSS Profile filed by the applicant and the custodial parent. The income and assets of both parents are considered in light of all extra expenses their special situations may require. In its review, the College strives to be neither too demanding nor too lenient. Our concern is with relative fairness from one applicant to another.

Special Circumstances

In a limited number of special cases, the following criteria are considered to evaluate requests to waive/reduce the requirements for non-custodial parent information. Meeting one or more of these criteria does not automatically qualify students for a waiver; a combination of these criteria must be present for Pomona to consider waiving the requirement. Independent third party documentation is required to support requests for waivers. The criteria considered in the combination are:

- **Whether or not the non-custodial parent can be located.** If not, documentation of unsuccessful attempts to contact the non-custodial parent is required to support a request for waiver, e.g., copies of court records or requests for assistance from state or local government agencies;
- **Whether or not the non-custodial parent has made child support payment.** If not, a statement to that effect and/or documentation of unsuccessful attempts to obtain child support payments is required to support a request for waiver;
- **Whether or not the divorce or separation took place so long ago that it is unreasonable to expect a contribution from the non-custodial parent.** If the divorce or separation took place more than 10 years ago, and if other criteria for waiver are met (e.g., lack of child support payments), it is possible that the requirement for non-custodial parent information will be waived.

Completion of a non-custodial waiver request does not automatically waive the non-custodial parent contribution.

Graduate Students in the household and the Parent Contribution

It is our policy to not include graduate students as a household member in college. Graduate students by definition are independent for federal financial aid and most graduate programs generally do not require a parent to contribute to the cost of education. If your parent is required to contribute to the cost of education for a graduate student, we require a written statement from the college or university (sibling verification form) before the parent contribution can be reviewed for additional aid eligibility.

Independent Status/Self-Supporting Students

If you enter Pomona as a dependent student, it is expected that this status will not change and that your need for Pomona scholarship will be evaluated as a dependent student until you graduate. Meeting the federal independent definition does not change Pomona’s standards for institutional scholarship eligibility. Only in rare cases where there are
significant extenuating circumstances will a student’s financial aid eligibility be evaluated as an independent student. In such cases, it is generally expected that the student also meets all federal tests for independent status. The law governing the federal student aid programs is based on the premise that the family is the first source of the student’s support, and the law provides several criteria that decide if the student is considered independent of his or her parents for aid eligibility. Note that a student reaching the age of 18 or 21 or living apart from their parents does not affect their dependency status. The Free Application for Federal Student Aid (FAFSA) asks questions (listed below) that are used to determine whether a student is considered dependent or independent for Title IV Federal Aid consideration. The school may require documentation of the student’s reported independent status.

- Born before January 1, 1993
- Married at the time the FAFSA is filed
- Currently serving on active duty in the U.S. Armed Forces
- Veteran of the U.S. Armed Forces
- Have children who receive more than half their support from you
- Have dependents (other than a children or spouse)
- Both parents are deceased; you were in foster care since age 13; ward of the court since age 13
- Were determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless as determined by (1) your high school or district homeless liaison, (2) director of an emergency shelter or transition housing program, (3) the director of a runaway or homeless youth based center or transitional living

**Dependency Overrides**

The Higher Education Act allows a financial aid administrator (FAA) to make dependency overrides on a case-by-case basis for students with unusual circumstances. However, none of the conditions listed below, singly or in combination, qualify as unusual circumstances meriting a dependency override:

1. Parents refuse to contribute to the student’s education;
2. Parents are unwilling to provide information on the FAFSA or for verification;
3. Parents do not claim the student as a dependent for income tax purposes;
4. Student demonstrates total self-sufficiency.

Unusual circumstances do include abandonment by parents, an abusive family environment that threatens the student’s health or safety, or the student being unable to locate his parents. In such cases a dependency override might be warranted.

**Student Contribution**

Students should plan to contribute a percentage of their own savings and investments each year. The standard student contribution as determined by Pomona for each year of enrollment is as follows:
<table>
<thead>
<tr>
<th>Freshman</th>
<th>Sophomore</th>
<th>Junior</th>
<th>Senior</th>
<th>Senior+</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,900</td>
<td>$2,000</td>
<td>$2,100</td>
<td>$2,200</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

Student assets are generally considered a parent asset in determining aid eligibility. Assets, such as a trust or UGMA, which has been saved on behalf of the student by someone other than a parent, is considered the student’s asset and will be assessed at 20%. For example, a first year student with a $40,000 trust saved by a grandparent will have a calculated student contribution of $1,900 plus $8,000 from assets for a total contribution of $9,900 from the student.

**Outside Resources and the Family Contribution**

Many students apply to organizations outside of the College for awards based on merit or need. The most common sources are state scholarship agencies, civic organizations, community groups, charitable foundations, the military services, and corporations. In addition, some parents receive educational assistance for their children as part of an employee benefit program.

**Outside Scholarships and Financial Aid**

Our policy is to coordinate all funding sources within the determined need of the family. Outside scholarships are first used to replace the student summer earnings contribution ($1,900-$2,500). If fully replaced, outside scholarships replace term time work study (generally $2,800). If outside scholarships exceed that amount, then the remaining amount will evenly be split between reducing Pomona Scholarship and the Parent Contribution. The College will not authorize financial aid in addition to an outside award if the total amount of the outside aid exceeds the student’s demonstrated need.

We expect that all outside aid will be sent directly to the College to be coordinated with your current aid package and credited to your student account. If this is not the case, please let us know. If you are aware that you will receive assistance from outside sources that were not included in your official award letter, or if you receive a different amount than anticipated on your award letter, you must promptly notify the Office of Financial Aid. The Office of Financial Aid will make adjustments as necessary to ensure that you do not receive more assistance than you are eligible to receive according to state and federal regulations.

**Tuition Benefits**

Educational assistance or tuition assistance provided by a parent’s employer can only be used toward tuition costs at Pomona. Because this is a direct credit against tuition, the benefit will reduce the amount of Pomona Scholarship for which a student is eligible dollar for dollar.

**Requests for a Reconsideration of Aid Eligibility**

A student or parent who believes an aid offer does not meet their financial need, or for whom there has been significant financial changes since the financial aid was awarded, may request that the Office of Financial Aid complete a second review the award. Appeals for additional assistance are based on the same factors that are considered when determining the family contribution: income, assets, total number of family members and the number of family. If family
income changes due to a parent’s loss of a job, the death of a parent, extraordinary out-of-pocket medical expenses due to illness, or a similar situation which significantly affects a family’s ability to pay for, families submit a request for review accompanied by documentation detailing the circumstances and the financial impact. The Request for Reconsideration of Aid form is available on our website. Additional eligibility may not always be met with scholarship assistance, and may instead be met with the offer of a loan, as determined on a case-by-case basis.

If a student’s financial aid eligibility changes as the result of special circumstances, it will be limited to the school year in which the request is considered. The student’s financial aid eligibility will automatically return to what was computed prior to the reconsideration, and the revised eligibility will not extend beyond the current year unless the special circumstances are documented to persist beyond the current year.

**Notes for International Students**

Requests for reconsideration of aid are only applicable to those students who have previously been awarded financial aid. An international student admitted without financial aid cannot apply for aid at any point during their four year enrollment. Your request for reconsideration is not a guarantee of an increase in financial assistance.

International students who did not apply for or receive financial aid during Admission may contact the Office of Financial Aid, if there is a significant change to the family’s financial situation. There must be documentation of the change, including but not limited to, income changes over a period of time, copy of death certificate (in the event of the death of a parent who is the primary earner). The information provided will be reviewed by the Financial Aid Review Committee. There is no guarantee of an offer of financial aid.
Cost of Attending at Pomona College

Cost of attendance

The cost of attendance is what the college estimates it will cost you to attend Pomona for one year. Included in the cost of attendance are your direct costs of tuition, fees, room and board (if you live on campus), and indirect cost estimates for books, supplies, personal expenses, and transportation. If you live off campus, a standard allowance for room and board is included and is determined by surveying students living off campus to determine the average amount that is spent on living expenses. All students who purchase the student health plan will also be billed for the cost, typically in the fall semester.

Students should expect costs for books, supplies, living expenses, and transportation, depending on locality. These are out of pocket expenses that you will incur, which will vary according to your needs and spending habits. We include an estimated amount in your cost of attendance for the purposes of determining your financial aid. Travel is included as part of these out of pocket expenses. This estimated amount is not available to be withdrawn from your student account to purchase travel tickets. Should your costs be higher than estimated, you may provide the Office of Financial Aid with documentation to request loan funding.

Costs for the following academic year will be available after March 1.

Academic Year Definition: An academic year for the purpose of administering financial aid at Pomona is defined as minimum two 15 week terms for a total 30 weeks during which the average undergraduate student is expected to complete a minimum of 6 course credits. Enrollment in a minimum of 3 course credits per term is required in order to be considered a full-time student.

Course Credit conversion to Semester Hours: One Course Credit = 4 semester hours

2018-19 Cost of Attendance

<table>
<thead>
<tr>
<th></th>
<th>On Campus</th>
<th>Off Campus</th>
<th>With Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$52,780</td>
<td>$52,780</td>
<td>$51,075</td>
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<tr>
<td>Room and Board</td>
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<tr>
<td>Health Insurance</td>
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<tr>
<td>Books and Supplies</td>
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<td>$1,000</td>
</tr>
<tr>
<td>Personal</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Transportation</td>
<td>varies</td>
<td>varies</td>
<td>varies</td>
</tr>
</tbody>
</table>
Your financial aid eligibility is based on your total cost of attendance, including both direct and indirect charges less your expected family contribution. Direct (or billable) charges are those fixed costs associated with tuition, student body fees, the cost of housing in the residence halls and the cost of the meal plan. These charges appear directly on your student account each semester. Indirect (or non billable) charges are those expenses that students will encounter that are associated with their academic experience, but are not charged by the college. Indirect charges include the cost of books, supplies, personal expenses (toiletries, laundry, cell phone service) and travel between the college and home. These indirect charges are estimates, and some students may find their indirect charges may vary from what we estimate as part of the cost of attendance.

Financial aid (excluding student employment/works study) is always applied to your billed charges. To determine the amount you will be responsible to pay the college, you would subtract all scholarship amounts from your billed charges. It is important to note that the total due to Pomona may differ than the parent contribution and student contribution shown on the financial aid letter. Instead, you should always subtract total grant aid from total billed charges to determine the amount due to Pomona. For example, a family who has received $33,000 in grant aid for the year (or $15,500 in grant aid each semester) would have a semester bill as follows:

<table>
<thead>
<tr>
<th>Charges (per semester)</th>
<th>Credits</th>
<th>Amount Due to College</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees $25,477.50</td>
<td>Pomona Scholarship $15,500</td>
<td>$20,147.50</td>
</tr>
<tr>
<td>Room and Board $8,075</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Insurance (only charged fall semester) $2,095</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Billed $35,647.50</td>
<td>Total Credits $15,500</td>
<td></td>
</tr>
</tbody>
</table>

The credits on your student bill will not include student employment funds. The funds are paid directly to you, the student, on a bi-weekly basis via a paycheck or direct deposit.

Work study funds that are paid directly to the student are assumed to be available to pay for indirect, or non-billable, school related expenses such as books, supplies, personal expenses and travel.
The difference between your direct charges and your financial aid credits (grants, scholarships, loans) is the amount you will owe to Pomona. Student Account balances must be paid prior to pre-registration each semester. A financial hold will be placed on your account if there is a balance due to the College and arrangements with Student Accounts will enable the hold to be removed. Holds are generally removed once sufficient payment to the account has been made or arrangements to borrow an educational loan have been finalized with the Office of Financial Aid.

Your Student Account and Other Charges

Your student account will reflect any direct charges (tuition, fees, room, board, health insurance) and other fees such as health service charges, course fees, and other miscellaneous charges. Financial aid is always applied to charges on your student account before any funds can be released to the student for books or other personal expenses.

Excess Funds

Some students may receive financial aid (generally loans or outside scholarships) in excess of their direct billed charges, creating a credit in their student account. These funds can be withdrawn for the use of the student for books, travel, or personal expenses. Please note that these funds are often not available for withdrawal at the very start of the semester. Students should come to campus prepared to cover their expenses at the start of each semester until the funds are made available. It is important to note that outside scholarships are not credited to the student account until the check(s) have been received, although the amount expected will show as an anticipated credit on your student account. Refunds are generally not released until all funding has been received by the College from the funding agency (Department of Education for federal funds, California Student Aid Commission for state grants and from the outside agency administering private scholarships). To release excess funds due to an overpayment by a parent or PLUS loan, the Office of Financial Aid will need permission from the parent before releasing the funds to the student.

Pomona PE and other course fees

If you are taking a Pomona College PE course fee or other academic courses through one of the other Claremont Colleges (for example, Media Studies Fees) that have an additional fee associated with the course, that is charged to your student account, financial aid scholarship will be provided to cover the cost of the fee. The Registrar’s Office will notify our office after the first ten days of each semester of students who are enrolled in courses with additional fees. The Office of Financial Aid will automatically apply grant assistance and notify the student with an updated financial aid award. These charges must appear on your student account before assistance will be awarded. Pomona grant will be added to assist with the additional fees.

Non-Pomona PE courses are not covered by Pomona grant assistance. This includes PE courses that are taken through Claremont McKenna College, Scripps and Harvey Mudd College.

Students that are not receiving need based scholarship assistance through Pomona College are not eligible for scholarship assistance to cover course fees.

Meal Plan Changes

Students may opt to be on a higher or lower meal plan. Student who are on financial aid and enroll in a higher cost meal plan, you and your parents will be responsible for the additional cost - including Questbridge students. If you enroll in a
lower cost plan (i.e. plans that are lower than the standard 16/$160), you and your parents can expect a lower bill. However, if a payment has been made based on a higher cost meal plan, you or your parent(s) may request a refund of the overpayment to your student account. Meal plan changes must be made within the first two weeks of the semester.

**Student Health Insurance**

Every student is required to have health insurance coverage while enrolled at Pomona College. This health insurance must cover off-campus medical or specialty care and hospitalization not provided through the Claremont College Consortium (CUC) Health Services. All matriculated students are automatically enrolled in the CUC Student Health Insurance Plan. Students must provide proof of comparable insurance coverage on or before June 15 to waive out of the Student Health Insurance Plan.

After accepting admission, students will receive a student health insurance brochure from the Dean of Students Office detailing the cost of the Student Health Insurance Plan (SHIP). Students who are enrolled in SHIP and who are also receiving financial aid will receive grant assistance to pay for one-half of the insurance premium. Student loans are available to cover the remaining premium expense. Students who do not receive financial aid may request loan assistance to pay for the full cost of the premium.

If a student who is enrolled in SHIP incurs medical expenses not covered, loan assistance may be requested through the Office of Financial Aid.

**Other Expenses You Should Plan For**

**Personal Expenses**

The total cost of attending Pomona College includes an estimate of what students will spend on personal items including, but not limited to laundry supplies, telephone expenses, recreation, and other items which are not billed to the student’s account. This estimate does not include the cost of travel to and from the College, which may range from $300 to $800 per year. This portion of the cost to attend the College represents the amount Pomona expects the family will spend, as a part of their family contribution, for the student’s travel to and from the College.

Students facing unanticipated personal needs or personal emergencies including travel expenses can apply for help from the Dean of Students Office or by requesting a student loan from the Office of Financial Aid.

**Books**

The total cost of attendance on your financial aid letter includes an estimate of what we expect students will spend on books. The actual amount spent will depend on your courses and options used to obtain your required books. Students should arrive on campus with $500 for books, even if you have requested a loan or have outside scholarship assistance. Refund checks are generally available the first week of classes.

Quesbridge Match students who are enrolled in the health insurance plan should be sure to have cleared the second half of the charge ($1,047). Books funds may still be issued even though there will still be a balance due on the student account.
Travel Expenses

For students on financial aid, a travel allowance is included as part of the total cost of attendance. All students should expect to cover travel expenses either through the family contribution or loans. Students who receive outside scholarships in excess of direct charges may request a refund of the additional aid to assist with travel expenses.

International students may request grant assistance to the maximum of $1800 from our office for one round trip home during the 4 year enrollment. This assistance cannot be used to travel home after graduation. If grant funds are used to bring you to campus in the fall of your freshman year, you may not request additional grant aid from our office for an additional round trip ticket home.

There is no travel allowance for students entering Pomona with independent status after the first year.

Computers

There is no mandatory requirement for a basic computer for students at Pomona. A student may request a loan to the maximum of $1,800 for the cost of a basic computer package at one time during the 4 year enrollment. Please be aware that students in their senior year are not eligible to request a loan for a computer.

Living Off Campus

The budget for all financial aid students includes the cost of the average room and meal plan per semester. For students living off campus, the financial aid budget is reduced by $5000 per year from the standard on-campus room/board costs ($11,716). This reduction represents the lower expense of not living in campus housing and reduced meal plan option. The reduction in your financial aid budget will result in a dollar for dollar reduction in your Pomona Scholarship.

When you live off campus, you will not be billed for housing, although a student may opt to be on a meal plan which can be purchased through the College. There may be opportunities to save money by living off campus, especially if rents are shared and students prepare many of their meals. When you live off campus, you may use your anticipated credit (if any exist on your student account) to help pay your off campus expenses. In most cases, living off campus will reduce the amount your parents are expected to pay for your cost of attendance. The Office of Financial Aid does not advance funds to pay for rent or security deposits. You and your family will have to cover these expenses out of pocket.

Students who choose to live at home with their parents will see their financial aid budget reduced by $10,000 per year ($6,716).

Cars

The College charges a fee to register a car on campus, and parking tickets are common for unregistered cars. Students may not request additional assistance, including loans, to cover any costs associated with car ownership, as this is not considered a necessary educational expense.

Senior Expenses
Seniors planning to graduate are justifiably concerned about paying for test fees, application fees, and other travel expenses. We cannot include the expenses in the financial aid budget. There are some fee reduction programs to offset some of these expenses such as the GRE Fee Reduction program. Students should contact the Office of Financial Aid to see if you qualify. Students with a calculated federal parent contribution of $1,500 or lower can receive a fee reduction from the GRE program. Students who are Pell eligible can ask for the Office of Financial Aid to write a letter to the graduate school requesting a fee waiver. The financial decision is made by each graduate school’s admissions office.
Off Campus Study and Financial Aid

Study Abroad Programs

Students who study abroad through Pomona’s programs pay regular Tuition, Fees, Room & Board to Pomona and remain eligible for financial aid administered through the Office of Financial Aid. Pomona in turn pays for the program costs. As part of the program costs a specific travel allowance is built in to attend the program. For some programs, other costs such as local transportation or excursion fees are also included. It is important to note that the Office of Financial Aid does not make a budget adjustment for studying abroad. Adjustments are handled by the Study Abroad Office and funded through their budget.

In the following text, we have tried to answer many of the most frequently asked questions, but if after reading this sheet you still need more information or wish to discuss your own aid concerns, please contact us.

Am I still eligible for financial aid if I am studying on a Pomona College approved study abroad program?

Yes, financial aid recipients continue to be eligible during their time abroad. To ensure continued support, students must make certain that the necessary financial aid documents have been received and processed by our office before leaving for the program abroad.

What documents will I need to complete, and/or send copies of to the Office of Financial Aid prior to my departure?

Prior to going abroad, contact our office to find out which documents are needed in order to complete your file. Remember, if you are going abroad in the spring semester, you need to make certain that you make arrangements to meet the next academic year’s financial aid filing deadline in April. Application materials and deadlines are available on the Office of Financial Aid’s website.

What if I still need to sign a financial aid document, scholarship check, et cetera while I am gone?

The Office of Financial Aid may send some documents to your address abroad; however, a number of students have experienced problems receiving mail while abroad. We suggest that you sign our limited Power-of-Attorney form subsequent to going abroad, so that some documents can be signed on your behalf.

Since I cannot use my student employment allocation while I am abroad, can I have these funds replaced with Pomona grant assistance?

Pomona College does not cover the student employment allotment for students studying abroad with Pomona Grant assistance. However, a student is welcome to cover this amount with an outside scholarship or a loan by completing a loan request form, which is available on our website. In general, you may not request a loan greater than the amount of your semester allotment unless you are also requesting to replace part of your student/family contribution.

CMC Programs

Students who participate in the Washington, DC Internship or Silicon Valley Internship programs pay their normal tuition and fees to Pomona while paying for their own room and board and must remain eligible for financial aid. The Office of Financial Aid makes a budget adjustment, based on the CMC determined financial aid budget, for students receiving
financial aid to compensate for increased costs. This increased cost is met with half loan/half grant.

3-2 Engineering Programs

Students who are accepted into the partner engineering school after 3 years at Pomona are no longer considered a Pomona student upon entry to the engineering program and are therefore ineligible to receive financial aid from Pomona in years 4 and 5. Our current partners note the following for financial aid:

- Under a feature of Washington University in St. Louis’ dual-degree program, each year the Pomona College faculty liaison is authorized to award one two-year merit scholarship, covering half-tuition at Washington University, to a suitably qualified Pomona College candidate about to enter the dual-degree program with a Pomona grade-point average of at least 10.5 (i.e., equivalent to 3.5 on a 4.0-point scale).

- Caltech specifically reserves the right to limit both the number of students admitted in certain fields of study under the 3-2 program and the financial aid they may offer to accepted students.

2-1-1-1 Engineering Program with Dartmouth

Students who participate in this new program with Dartmouth will be charged tuition, fees, room, and board equal to Dartmouth’s cost of attendance for one year (3 quarters) and will remain eligible for financial aid from Pomona. Dartmouth provides no aid for these first year students, as the student is considered an enrolled student at Pomona on a study away program.

For the second and final year of enrollment through this program, students will need to apply for financial aid from Dartmouth for their second and final year of study at Dartmouth. Students will not be eligible to receive financial aid from Pomona. Dartmouth’s financial aid policy for this 5th year allows up to financial aid up to the cost of full tuition. Aid for room and board will be loan only.
The Financial Aid Application Process and Forms

Pomona financial aid eligibility is based on the philosophy that both biological parents, regardless of marital status, are primarily responsible for paying for the cost of higher education. All students are expected to reapply for aid each year, if aid is needed to help with college expenses. Financial Aid will not be automatically renewed for any students.

Application requirements are as follows:

- **FAFSA**
- **CSS Profile**
- IRS income tax returns or tax statements from countries abroad
- W-2 and 1099 statements or wage statements from an employer outside of the U.S.
- Verification worksheet

  - **FAFSA** - Free Application for Federal Student Aid (U.S. citizens and permanent residents) is available online at www.fafsa.ed.gov. This is the only form required to apply for federal financial aid. This form employs a federally defined formula to determine the family financial strength and ability to pay. Federal methodology considers gross income (AGI), non-taxable income, asset strength, family size, and the number of children enrolled in post-secondary educational institutions. The FAFSA should be filed as soon as possible after October 1 but no later than March 1. Pomona’s school code is 001173. If you only wish to submit the FAFSA to receive the federal aid you may qualify for and not be considered for institutional aid, please notify us.

  The IRS Data Retrieval Tool can be used when filing the initial or renewal FAFSA. Students are strongly encouraged to use the IRS Data Retrieval Tool to import tax data into their application as it simplifies the aid application process, improves accuracy of the application and may reduce the likelihood that the FAFSA will be selected for the verification process.

  - **CSS Profile** - A fee-based application for institutional financial aid, which assesses your eligibility for institutional grant funds can be filed electronically at https://cssprofile.collegeboard.org/. First-time financial aid applicants whose parents are separated, divorced, or remarried, also must file the CSS Profile for the Non-Custodial Parent’s household. Parents who have an adjusted gross income of $40,000 or less, file a 1040A or 1040EZ, and do not own a home should contact our office if the fee is not waived during the application process and this will present a hardship for the family.

  - **ISFAA** - International Student Financial Aid Application (can be submitted in lieu of CSS Profile). The International Certification of Finances should be submitted or updated after you have been admitted and received your financial aid notification.

  - **IRS income tax returns along with all schedules, W-2 and 1099 statements or Foreign Statement of Income** (for international students). We verify certain information provided to us on the FAFSA and CSS Profile by this documentation. This requirement also includes submission of a business tax return and a Business/Farm Supplement from the non-custodial parent. If you or your parents did not or will not file a return, you must download a Statement of Non-Filing Tax Status from the Financial Aid website and file it with our office after completing the form and attaching any additionally required documents (for example, W2 statements, Social
Security Benefit Statements or other income sources). Copies of parent and student tax forms, W-2 and 1099 statements, and the verification worksheet must be submitted to the College Board IDOC Service. **Students and parents may not email these documents to the Office of Financial Aid as this puts individuals at risk of a data breach when personally identifiable information is included in a non-secure communication method, like email.**

- **Verification Worksheet**
  Federal student aid applications may be selected for Verification via the central processing center. The institution may also select FAFSA applications for verification. For students who receive federal grant assistance such as the Federal Pell, SEOG, and for those who receive assistance from the Federal Perkins Loan or the Subsidized Federal Direct Loan, this means that Pomona College must complete the Verification process before we are able to disburse any federal aid to your student account. Some students who do not receive Federal Student Aid may also be selected for Verification. If your application is selected, or if your application contains discrepant information, the Office of Financial Aid will contact you if further information or documentation is needed. In some cases, after the Verification process has been completed, your federal aid eligibility may change, which may require Pomona College to adjust your financial aid award. The Office of Financial Aid will notify you of any changes to your award.

- **Applicant Identity and High School Completion Status for federal verification selected students:**

  FAFSA applicants must provide documentation to the Office of Financial Aid if selected by the federal processors for identify verification and/or high school completion. To satisfy this requirement, the applicant must appear in person, present acceptable government issued photo identification, sign the Statement of Educational Purpose, and present acceptable documentation of high school completion as indicated below:

<table>
<thead>
<tr>
<th>FAFSA Information</th>
<th>Acceptable Documentation</th>
</tr>
</thead>
</table>
  | High School Completion Status | 1) *High School Diploma*
  | | a) A copy of the applicant's high school diploma; |
  | | b) A copy of the applicant's final official high school transcript that shows the date when |
  | | the diploma was awarded; or |
  | | c) A copy of the “secondary school leaving certificate” (or other similar document) for students who completed secondary education in a foreign country and are unable to obtain a copy of their high school diploma or transcript. |

  **Note:** Institutions that have the expertise may evaluate foreign secondary school credentials to determine their equivalence to U.S. high school diplomas. Institutions may
also use the services of a foreign diploma evaluation service.

2) **Recognized Equivalent of a High School Diploma**

a) General Educational Development (GED) Certificate or GED transcript;

b) A State certificate received by a student after the student has passed a State-authorized examination that the State recognizes as the equivalent of a high school diploma;

c) An academic transcript that indicates the student successfully completed at least a two year program that is acceptable for full credit toward a bachelor's degree at any participating institution; or

d) For a person who is seeking enrollment in an educational program that leads to at least an associate degree or its equivalent and has not completed high school but has excelled academically in high school, documentation from the high school that the student excelled academically in high school and documentation from the postsecondary institution that the student has met the formalized, written policies of the postsecondary institution for admitting such students.

**Parent Filing Status**

The Department of Education has provided guidance on how parents must answer marital status questions on the FAFSA with respect to parents of dependent students who were never married and in response to the Supreme Court ruling on the Defense of Marriage Act. The following chart provides guidance on how to answer marital status questions on the FAFSA and the CSS Profile. By federal law, the student applicant, his/her custodial natural parent, and stepparent (if the custodial parent has remarried) must complete the Free Application for Federal Student Aid (FAFSA) to apply for federal assistance. The FAFSA defines the custodial parent as the parent with whom the student resided for the greater portion of the twelve months preceding the date of completing the FAFSA. If the student did not live with one parent more than the other, provide information about the parent who provided more financial support during the past twelve months. If this parent is remarried as of the date you file the FAFSA, provide information about that parent and stepparent.
### If parents are

<table>
<thead>
<tr>
<th>Parent’s Marital Status on FAFSA</th>
<th>Parent’s Marital Status on Profile</th>
<th>Is Non-Custodial Profile required?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married (opposite-sex or same-sex)</td>
<td>Married or remarried</td>
<td>Married</td>
</tr>
<tr>
<td>Divorced</td>
<td>Divorced or Separated</td>
<td>Divorced</td>
</tr>
<tr>
<td>Separated</td>
<td>Divorced or Separated</td>
<td>Separated</td>
</tr>
<tr>
<td>Divorced, but the custodial parent is remarried</td>
<td>Married or remarried</td>
<td>Divorced</td>
</tr>
<tr>
<td>Never married, not living together</td>
<td>Never Married</td>
<td>Never Married, living separately</td>
</tr>
</tbody>
</table>

### Special Circumstances

In a limited number of special cases, the following criteria are considered to evaluate requests to waive/reduce the requirements for non-custodial parent information. **Meeting one or more of these criteria does not automatically qualify students for a waiver;** a combination of these criteria must be present for Pomona to consider waiving the requirement. Independent third party documentation is required to support requests for waivers. **Completion of a non-custodial waiver request does not automatically waive the non-custodial parent contribution.** The criteria considered in the combination are:

- **Whether or not the non-custodial parent can be located.** If not, documentation of unsuccessful attempts to contact the non-custodial parent is required to support a request for waiver, e.g., copies of court records or requests for assistance from state or local government agencies;

- **Whether or not the non-custodial parent has made child support payment.** If not, a statement to that effect and/or documentation of unsuccessful attempts to obtain child support payments is required to support a request for waiver;

- **Whether or not the divorce or separation took place so long ago that it is unreasonable to expect a contribution from the non-custodial parent.** If the divorce or separation took place more than 10 years ago, and if other criteria for waiver are met (e.g., lack of child support payments), it is possible that the requirement for non-custodial parent information will be waived.
Notification Dates

Students who submit all application materials on time should expect to receive their financial aid eligibility letters at the time of admission. For returning students, letters will be mailed beginning June 15 and will also be available for viewing via the Student Portal.

<table>
<thead>
<tr>
<th>Application Process</th>
<th>Mail Date</th>
<th>How Delivered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Early Decision I</td>
<td>December 15</td>
<td>Mailed with Admission Packet</td>
</tr>
<tr>
<td>Early Decision II</td>
<td>February 15</td>
<td>Mailed with Admission Packet</td>
</tr>
<tr>
<td>Regular Decision /Transfer</td>
<td>April 1</td>
<td>Mailed with Admission Packet</td>
</tr>
<tr>
<td>Returning Students</td>
<td>June</td>
<td>Available to view on the Student Portal</td>
</tr>
</tbody>
</table>

Other Requirements

Selective Service

Almost all male U.S. citizens and male immigrants, who are 18 through 25, are required to register with Selective Service. With very few exceptions, all males between 18-25 must register with the Selective Service System within 30 days of arriving in the United States. This includes US born and naturalized citizens, parolees, undocumented immigrants, legal permanent residents, asylum seekers, refugees, and all males with visas of any kind which expired more than 30 days ago. The few individuals who are exempt from this requirement are those on current non-immigrant visas.

Please note that the Selective Service System has not, nor in the past, collected or shared any information which would indicate a man’s immigration status, either documented or undocumented. Selective Service has no authority to collect such information, has no use for it, and it is irrelevant to the registration requirement. Consequently, there is no immigration data to share with anyone.

Individuals who are born female and changed their gender to male are not required to register. US citizens or immigrants who are born male and changed their gender to female are still required to register. Transgender students are welcome to contact Selective Service regarding their registration requirements if they are unclear about how they should answer the Selective Service Registration questions on the FAFSA or need a status information letter from Selective Service that clarifies whether or not they are exempt from the registration requirement. The Registrations Information Office can be reached at 1-888-655-1825.
Pomona College financial aid policies are designed to be consistent with Federal and State laws, including the Selective Service Law. Individuals who are required to register can do so only after they reach the age of 18 and before their 26th birthday. Those required to register who failed to do so may forfeit their eligibility for aid permanently if they cannot demonstrate that their failure to register was not done knowingly and willfully.

Aid applicants can register for the Selective Service online by selecting the appropriate option on the Free Application for Federal Student Aid (FAFSA) or at the Selective Service registration website. For more information about who is required to register or what to do if you did not register on time, go to the Selective Service System website.

**Status Information Letter**

If you are male, over the age of 26 and are not registered with Selective Service, then you must submit to the Office of Financial Aid a Status Information Letter from the Selective Service System. This letter will either confirm that you were not required to register before the age of 26 or that you were required to register and failed to do so.

If you were required to register and failed to do so, then you must submit a written appeal to the Office of Financial Aid with adequate supporting documentation to show that your failure to register was not done knowingly or willfully.

**Non-Citizen Eligibility Criteria**

Students must meet certain citizenship requirements to be eligible for Federal Aid programs. Eligible non-citizens (e.g., Permanent Residents) may be asked to provide proof of permanent residency. A copy of the green card (front and back side) or other approved documentation may be required. If primary confirmation is not received through the Federal database match, secondary confirmation from the Department of Homeland Security (DHS) will be required.

**DREAM Applicants and DACA Students**

The California Dream Act is a combination of two laws that were passed in 2011 that allow AB 540 students to apply for and receive several types of financial aid, including the California State Grant and privately funded scholarships. Applications for the California State Grant must be submitted by March 2. Applications for non-residents living in the U.S. wishing to apply for financial aid are as follows.

<table>
<thead>
<tr>
<th>Forms</th>
<th>Required for</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSS Profile</td>
<td>Institutional Aid</td>
<td>See application deadlines chart</td>
</tr>
<tr>
<td></td>
<td></td>
<td>above</td>
</tr>
<tr>
<td>CA Dream Act Application</td>
<td>Cal Grant</td>
<td>March 1</td>
</tr>
<tr>
<td>Tax Returns</td>
<td>Institutional Aid</td>
<td>See chart above</td>
</tr>
<tr>
<td>Verification Worksheet</td>
<td>Cal Grant</td>
<td>March 1</td>
</tr>
</tbody>
</table>
Maximum Time Frames for Receipt of Financial Aid

Eligibility for Pomona need-based scholarships and grants for fulltime undergraduate students entering Pomona directly from high school is limited to a maximum of eight terms. There may be instances when a student will drop below full-time status during a term and was allowed to retain full financial aid, or may take a mid semester leave of absence, and use all or a portion of a semesters aid. When this situation occurs, that term will be counted toward the eight term limit. Students who transfer to Pomona are granted a pro-rated number of semesters based on the number of credits they transfer into Pomona, as determined by the Registrar’s Office.

<table>
<thead>
<tr>
<th>Credits Accepted by Registrar</th>
<th>Class Standing</th>
<th>Eligible Number of Semester of Aid</th>
</tr>
</thead>
<tbody>
<tr>
<td>4-7.99</td>
<td>Second Semester First Year</td>
<td>7</td>
</tr>
<tr>
<td>8-11.99</td>
<td>First Semester Sophomore</td>
<td>6</td>
</tr>
<tr>
<td>12-15.99</td>
<td>Second Semester Sophomore</td>
<td>5</td>
</tr>
<tr>
<td>16-19.99</td>
<td>First Semester Junior</td>
<td>4</td>
</tr>
</tbody>
</table>

Ninth Semester of Aid

If exceptional circumstances prevent a student from earning a Bachelor’s of Arts degree in eight semesters, the student must receive permission from the Academic Standards Committee to enroll full-time for a ninth semester or more in order to complete requirements for graduation. Need will be determined based on the same financial aid data submitted by all students applying for financial aid – the FAFSA, CSS Profile, and current year tax documents – and Pomona’s standard needs-analysis methodology. Financial need for each approved semester beyond eight will be met using the following protocol. There is no exception to this policy.

Self Help:

Campus Employment - up to one half of the standard award

Student Loans ($5,000) per semester of enrollment

Scholarship:

Remaining need is met with Pomona scholarship.
Need-Based Financial Aid

Need-based financial aid is available to students who are admitted to Pomona College and file the Free Application for Federal Student Aid (FAFSA) for federal financial aid and the CSS Profile for institutional financial aid. These assistance programs are based on the premise that students and parents should pay for college to the extent that they are able. Need-based financial aid is used to help make up the difference between the cost of college and what a family can afford.

When a family contribution is determined—the amount that the student and his or her family are expected to pay—the remaining need is determined based on the cost of attendance. A typical financial aid package will contain a combination of gift aid (scholarships and grants) and self-help aid (employment). Information released to Pomona College through the FAFSA or CSS Profile application is kept confidential.

Application for all need-based financial aid programs must be made for each year the student is enrolled. The FAFSA is available on October 1 and may be completed it is recommended that students complete the applications as soon as possible, but no later than our published deadlines for each application round. The FAFSA is available online at www.fafsa.ed.gov.

Need-based Gift Aid

Gift aid does not have to be repaid by the student. Need-based gift aid is available through federal, state, institutional and outside sources.

Pomona Scholarships and Grants

The awarded amount of a Pomona Scholarship is determined by a student’s financial need. The amount of the Pomona Scholarship can vary from year to year, depending on changes in family income, number in college, tuition, fees, room and board increases, and any special circumstances considered by our office. Pomona Scholarships and grants are not awarded based on academic, merit, athletic or other talent, but based on the financial need of the student and the family, for dependent students.

Endowed Scholarships

Pomona has many endowed scholarships that have been established by generous alumni and friends of the college. Income from these scholarships is used to support Pomona funded need-based aid. Students awarded Pomona aid may be asked to complete a Scholarship Data Sheet. The Office of Financial Aid will use information from this application to match students with endowed scholarships. Students designated to have their Pomona aid funded by an endowed scholarship may be contacted by the Pomona College Advancement Office with information about their donor. (Note: Endowed scholarship funds support Pomona funded aid already granted to the student. Under no circumstances will the student receive additional funding beyond what has already been listed on the financial aid award letter.) Endowed scholarship funds are vital sources of assistance for many of our students. It will be requested that each student receiving funds from an endowed scholarship write a letter of thanks to the donor or the designated official. Donor information and letter suggestions will be provided by the Advancement Office. In addition, our donor relations team may host events throughout the year to connect scholarship recipients and donors, and we always welcome
students the opportunity to connect with their donors, when possible.

**Federal Pell Grants**

The Federal Pell Grant program is designed to provide financial assistance to eligible undergraduates. Application is made by filing a Free Application for Federal Student Aid (FAFSA). The Federal Pell Grant program provides grants to full- and part-time students and may be used at any eligible college or university that you attend as an undergraduate or until you receive your first baccalaureate degree. The award amount may vary according to the cost of the institution and the number of courses for which you are enrolled. A student may receive no more than the equivalent of 12 full-time term awards. You must be enrolled for three or more course credits per semester (full time) to receive the full award. At press time, the current maximum Federal Pell grant award for the 2018-19 school year is $5,920. However, final Pell Grant amounts are subject to the federal budget process and could very well be reduced. These grants are generally available to families with modest incomes. The Pell Grant reduces Pomona College need-based grant assistance dollar-for-dollar.

**Federal Supplemental Educational Opportunity Grant (SEOG)**

The Federal SEOG program provides financial grant assistance to Pell Grant eligible undergraduates with exceptional financial need which, for the purposes of this program, is defined as those with the lowest family contribution. The grants are made from funds provided by the federal government to Pomona College. We, in turn, select needy students who have applied for financial aid and meet awarding criteria established by the federal government. SEOG awards at Pomona are based on the availability of funding and can range from $100 up to $2,000 per academic year. These funds are limited and not all students who qualify can be assured that they will receive SEOG funding. The SEO Grant reduces Pomona College need-based grant assistance dollar-for-dollar.

**Grants Awarded by the State of California**

Pomona requires all applicants who are California residents seeking financial assistance from the College to apply for Cal Grants. **College grant assistance will not replace Cal Grant funds lost through a student’s negligence in completing state application procedures.** However, students who do not meet Cal Grant eligibility requirements, but who have sufficient need according to Pomona’s analysis, will receive College grant funds according to the packaging policies outlined in this booklet. The Cal Grant reduces Pomona College need-based grant assistance dollar-for-dollar.

During the 2018-19 academic year, **Cal Grant A first-time awards** are expected to be $9,084.

If a student has already been awarded a Cal Grant and is enrolled at Pomona College, the renewal evaluation will be conducted by the Pomona College Office of Financial Aid. Renewal students are not required to file a new GPA Verification Form.

**Basic Cal Grant Requirements**

To be eligible for a Cal Grant, the student must:

- Submit a completed FAFSA or CAL ISIR (for DREAM applicants) and a verified Cal Grant GPA by the March 2nd, deadline.
Meet the California residency requirements
· Be a U.S. citizen or an eligible non-citizen.
· Attend a qualifying California college
· Have financial need based on the college cost
· Have family income and assets below the established ceilings
· Meet minimum GPA requirements
· Be in a program leading to an undergraduate degree or certificate
· Be enrolled at least half time
· Meet current requirements for Selective Service.
· Maintain Satisfactory Academic Progress
· Not owe a refund on any state or federal grant or be in default on any student loan

California Dream Act Application for Cal Grants
A student must meet all AB 540 eligibility requirements to be considered eligible for the Cal Grant:

- Have attended a CA high school for at least 3 years
- Graduated from a CA high school
- Enrolled in an accredited and qualifying CA college or university
- If applicable, complete an affidavit to legalize immigration status as soon as you are eligible
- Meet current requirements for Selective Service

Active Duty Military Benefits
If you are currently serving in the military, or you are the spouse or dependent child of a service member who is currently serving on active duty, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. You should check your eligibility status and amount for which you qualify with your Service prior to enrolling.

ROTC Scholarships and Grants
These scholarships are available through Claremont McKenna College ROTC Program. The CMC ROTC Department provides on-campus leadership training in conjunction with a student’s current curriculum. The scholarship provides payment of up to full tuition and fees for a given academic year and approximately $600 per term for books, and a subsistence allowance of up to $500 per month up to 10 months per academic year. ROTC eligible students should contact the Office of Financial Aid to determine the impact this scholarship will have on their total financial aid package.

Veterans’ Benefits
The Veterans Administration administers programs for veterans and service people seeking assistance for education and training. If you are a veteran or dependent of a veteran and plan to receive educational benefits, as determined by the Department of Veteran Affairs, contact the Office of Financial Aid well in advance of enrollment to request certification. Additional information regarding eligibility for any of the veterans educational programs offered, please call the toll-free number 1-888-GI-BILL-1 (1-888-442-4551) to speak with a Veterans Benefits Counselor or access the website at http://www.gibill.va.gov/.
Yellow Ribbon Program

The Yellow Ribbon GI Educational Enhancement Program is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. The program is designed to supplement the Post-9/11 tuition benefit, which is limited to the highest public in-state undergraduate tuition. Under the Yellow Ribbon program, Pomona College entered into an agreement with the Department of Veterans Affairs to jointly pay the portion of an eligible veteran’s net tuition and fees that exceed the maximum amount otherwise provided by the Post-9/11 GI Bill to a maximum of $5,000 per year. Veterans are encouraged to visit the VA’s Yellow Ribbon webpage to determine their eligibility. While you are not required to file a FAFSA we strongly encourage you to do so in order to potentially maximize all federal and/or state benefits.

Vocational Rehabilitation Benefits

The Department of Rehabilitation or similar divisions in other states make assistance available to physically and mentally challenged students who are residents of the state. More information is available from the student’s home state office.

Outside Scholarships

These funds are awarded directly to the student from sources outside of Pomona College (community, company, private agency, tuition reimbursement, etc.). These scholarships may require the completion of separate applications as well as the FAFSA. Many firms and agencies extend educational benefits to their employees. Contact the personnel office of your father’s and/or mother’s place of employment to find out if the employer(s) will help finance your education. Don’t forget to contact businesses and organizations within your community for possible scholarship funds. Computerized scholarship searches containing information on national and local scholarships are available on the Internet at the following sites:

- www.fastweb.com
- www.usnews.com
- www.blackexcel.org
- www.hispanicfund.org
- www.gmsp.org
- www.petersons.com
- www.ebellla.com

Pomona College provides information about online scholarship searches as a service to our students. Pomona does not endorse any of the individual sites listed. The student uses these scholarship search services at their own risk. However, as general advice in order to avoid scholarship scams, we recommend that you do not pay for scholarship search services. More information about scholarship scams can be found at:

http://www.ftc.gov/bcp/edu/microsites/scholarship/index.shtml
Please note that outside awards are used in meeting financial need. These scholarships must be reported to the Office of Financial Aid. If your outside scholarship or loan awards combined with need-based aid exceed need or cost of attendance, a revision of your financial aid package would be necessary. Revisions to your aid are dependent on a variety of factors, including the type and amount of outside assistance received.

**Self-Help (Loans and Student Employment)**

Self-help aid may be need or non-need-based. Students apply for these funds by completing the FAFSA. Once awarded, the Office of Financial Aid will provide any additional paperwork that may be necessary. Self-help aid requires work for compensation or repayment of low-interest student loans. Eligibility for these programs is determined yearly and requires that the FAFSA be filed each year. No Pomona student is required to borrow to meet their determined financial contribution. While this policy has made it possible for many students to graduate Pomona with little or no debt, some families may wish to take advantage of the various loan options available to help finance the cost of college.

It is important for borrowers to maintain records of their indebtedness in order to plan for the future, when loan payments will figure in with monthly expenses, along with food, rent and other essentials. Pomona provides loan counseling for all students at entrance and upon graduation or leave, to ensure that the borrower understands all the details of how and when to repay educational loans.

**Student Employment/Work-Study Awards**

Pomona’s work-study program provides part-time employment primarily on campus. All students receiving financial aid will be awarded $2,800 as part of the financial aid package, with the average student working 6-10 hours per week. Wage rates start at $11.00/hr (beginning January 1, 2018). The work-study award is not a guarantee of employment.

Non-financial aid students are given a work allotment in the amount of $1,400. Students must maintain at least half-time enrollment in order to continue to qualify for work-study. Need-based employment is funded by the Federal Work Study and Pomona College. The Pomona Office of Financial Aid manages the work study allotments for all students. Supervisors may request an increase of your awarded amount based on their budget and departmental needs.

The hiring process for all students is the responsibility of the student. Typically, returning students will be notified if they are being retained by their employer from the previous academic year. If they are not being retained, but remain eligible for work-study, they may use ClaremontConnect to search for available positions.

As a part of Pomona’s requirement for participating in the Federal Work Study program, we have established a number of community service positions. These positions include work at area non-profit agencies and in local schools. Students may indicate their interest in community service positions by contacting the Office of Financial Aid or the agency directly.

It is not possible for Pomona to make up any award that is not earned with grant assistance. Students cannot choose to deduct their work award from their billing statement. Pomona will not make up a declined work award with other aid except loan, which must be requested in writing by the student.

Students must complete standard federal and state employment forms (W-2, I-9) before they may begin working. Human Resources will make this paperwork available during fall orientation. Two forms of identification are required,
generally a valid driver’s license and social security card or a passport. Time sheets for hours worked are due in the Payroll Office via Kronos by noon on the second day of the month. The first payroll month is October. Students are paid bi-weekly each month for hours worked.

**William D. Ford Federal Direct Stafford Loan**

This loan must be repaid by the student. The Federal Direct Stafford (FDS) loan program allows students to borrow low-interest loans directly from the federal government. To qualify for a FDS loan, a student must file the FAFSA, be admitted to a degree or certificate program, and be enrolled at least half-time (two course credits).

**Loan Types**

There are two types of Federal Direct Stafford loans: subsidized and unsubsidized. The interest rate for loans processed during the 17-18 academic year is fixed at 4.45% percent. A 1.066% origination fee is subtracted from the loan funds for loans first disbursed on or after 10/1/17 and before 10/1/18. Please note, interest rates, subsidies, and origination fees may change. Updated information will be published as it becomes available.
A student must have financial need to receive a subsidized loan. Financial need is not required to be eligible for an unsubsidized loan. During the time that a student is enrolled on at least a half-time basis (two course credits in Fall and Spring terms; one course credit in Summer term), the federal government will pay the interest on a subsidized FDS loan. Interest will accrue during the in-school periods on an unsubsidized FDS loan. A student has the option of paying the interest during in-school periods or adding the interest to the principal of the loan. Principal payments begin after the six-month grace period.

**Annual Loan Limits**

Dependent students may be eligible to borrow up to $5,500 per year as a first-year student (less than 8.0 course credits), $6,500 as a sophomore (8.0 to 15.9 credits), and $7,500 as a junior or senior (16.0 course credits or more). A minimum $2,000 of annual FDS loan limit is unsubsidized. Graduate students may borrow up to $20,500 in unsubsidized FDS per year.

Independent students and dependent students whose parents were denied for a parent PLUS loan due to adverse credit are eligible to borrow additional funds under the unsubsidized loan program. First-year students and sophomores may borrow an additional $4,000, juniors and seniors $5,000.

These annual FDS loan limits are the maximum yearly amount a student can borrow in both subsidized and unsubsidized loans. Contingent upon a student’s cost of attendance and other financial aid, a student may not qualify for the maximum annual amount.

**Aggregate Loan Limits**

Dependent undergraduate students can borrow a cumulative maximum of $31,000 (maximum $23,000 subsidized). Independent undergraduate students and dependent students whose parents were denied for parent PLUS loans can borrow a cumulative maximum of $57,500 (maximum $23,000 subsidized).

Beginning with the 2013-2014 academic year, new borrowers may only receive subsidized loans for a maximum of 150% of the published length of their academic program. For example, a student who is enrolled in a four year program can receive subsidized loans for a maximum of six years. (Students must meet eligibility criteria to qualify for subsidized loans.) Once a borrower has reached the 150% limitation, the eligibility for an interest subsidy also ends for all outstanding subsidized loans that were disbursed on or after July 1, 2013. At that point, interest on those previously borrowed loans would begin to accrue and would be payable in the same manner as interest on unsubsidized.

**Acceptance of Loan**

While the financial aid award letter will not include loans as part of the financial aid package, a student or parent may request a loan to help finance the expected family contribution. The Office of Financial Aid website provides loan request forms that can be completed to initiate the loan. Students are encouraged to borrow wisely. Borrowing the unsubsidized portion of the FDS loan can significantly increase a student’s loan debt because interest will be charged from the time the loan proceeds are disbursed. A student can contact the Office of Financial Aid to reduce or decline the loans requested before the loan has been disbursed.
First-time borrower

A first-time borrower must complete loan entrance counseling and sign a master promissory note (MPN). Students can complete their MPN and entrance counseling at any time on the Department of Education Direct Loan website at: www.studentloans.gov. In addition, the Office of Financial Aid will provide information to first-time borrowers in mid-July that will guide them through this process.

Previous borrower

A MPN can cover up to 10 academic years of FDS loans. Generally, a student is only required to sign a single MPN for any FDS loans processed by Pomona College. Unless a previous borrower informs the Office of Financial Aid of their wish to decline or cancel a loan that was offered to them in their financial aid award letter, the Office of Financial Aid will process the FDS loan for the amount listed on the award letter.

Disbursement

A披露 statement will be sent from the Direct Loan Origination Center to the student for each FDS loan originated on the student’s behalf by the Office of Financial Aid. The disclosure statement provides information about the type of FDS loan, the loan amount, and the disbursement dates. Once the loan has been disbursed, the student will be contacted by the servicer. The loan servicer manages the repayment of the FDS loan on behalf of the federal government.

Full academic year loans will be disbursed in two equal installments, one at the beginning of each term. All loan proceeds must first be applied to any outstanding balance on a student’s account. Excess funds will be refunded to the student borrower by the Pomona College Business Office.

A student will be notified by the Office of Financial Aid when a disbursement has been applied to the student’s account. A FDS loan disbursement can be reduced or canceled upon request of the student. The Office of Financial Aid can return loan funds on the student’s behalf up to 60 days after the funds were disbursed.

Exit Counseling

Upon graduating, withdrawal, or enrollment of less than half-time, a FDS loan borrower must complete exit counseling. A student will receive information about the rights and responsibilities as a borrower, including payment and deferment options and the contact information for the servicer of the loan(s). An exit interview can be completed electronically on the Department of Education Direct Loan website at: www.studentloans.gov.

Repayment

Once a student is no longer enrolled at least half-time, repayment begins after a 6-month grace period. During the grace period, the student will receive repayment information from the loan servicer, including the first payment due date. Information on the servicer assigned to a student’s loans can be looked up on the National Student Loan Data System (NSLDS) at: www.nslds.ed.gov

The FDS loan program offers several repayment plans that are designed to meet the different needs of individual
borrowers. Generally, students have 10 to 25 years to repay their loan, depending on the repayment plan that they choose. Detailed information on repayment options is provided during the mandatory entrance and exit counseling sessions and on the Department of Education Direct Loan website: StudentLoans.gov

Deferment options may be available to students who are: at least half-time enrollment, serving in a graduate fellowship, in a rehabilitation training program, serving under the Peace Corps Act, serving under the Domestic Volunteer Service Act of 1973, serving as a volunteer for a tax-exempt organization, conscientiously seeking but unable to find employment, or experiencing economic hardship. Contact the Office of Financial Aid for additional assistance.

Federal Student Loan Statistics of Student Borrowers at Pomona College

Median total borrowing (Federal Direct Stafford and Perkins Loans): $9,788

Median payment monthly payment: $100

Percentage of borrowers who default on their Federal Direct Stafford loan: 0.0

Federal Direct Parent Loan for Undergraduate Students (PLUS)

This loan must be repaid by the parent who signed the promissory note. The PLUS loan is available to parents of dependent undergraduate students who filed a FAFSA and are enrolled at least half-time in a degree granting program. The interest rate is fixed at 6.48%. An origination fee of 4.264% is subtracted from the loan funds for loans first disbursed on or after 10/1/17 and before 10/1/18.

Please note, interests and origination fees may change. Updated information will be published as it becomes available. Repayment begins 60 days after the loan is fully disbursed unless the borrower requests to defer payment while the student is enrolled. There may be tax benefits available to parents in repayment on a PLUS loan. For additional information parents can contact their accountant or they may access the information at the Internal Revenue Service link at www.irs.gov.

Eligibility

Eligibility for the PLUS loan depends on a modest credit check that determines whether the parent has any adverse credit history. In addition, parents and their dependent child must be U.S. citizens or eligible noncitizens, must not be in default on any federal education loans or owe an overpayment on a federal education grant, and must meet other general eligibility requirements for the Federal Student Aid programs as outlined on page 4 of this handbook.

A parent who has adverse credit may still borrow a PLUS loan by securing an endorser who does not have any adverse credit history. In some cases, a parent may be able to obtain a PLUS loan if there are extenuating circumstances related to the adverse credit history.

If a parent is denied a PLUS loan and opts not to secure an endorser or appeal the credit decision, the student becomes eligible for increased unsubsidized federal Direct Stafford loan limits, the same limits as are available to independent students. Only one parent needs to apply and be denied a PLUS loan. However, if one parent is denied and the other is
approved, the student is not eligible for increased Direct Stafford loan limits.

**Annual Limit**

Parents who can demonstrate good credit may borrow the difference between the student’s costs of attendance less financial assistance. Both custodial and no custodial parents can borrow through the PLUS loan program in order to meet their obligation to the student’s costs at Pomona.

**Application Process**

The PLUS loan application can be initiated by completing a PLUS Loan request form available on our website. In addition, parent borrowers must complete a PLUS loan application and a Master Promissory note electronically on the Department of Education Direct Loan website at: [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action). Parents must complete a PLUS loan application every academic year. As an alternative to the electronic application, a paper PLUS loan request form is available from the Office of Financial Aid upon request. The parent that completed the application or request form must also sign the Master Promissory note (MPN).

First-time borrowers must complete a MPN. The MPN can be completed electronically on the Department of Education Direct Loan website at: [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action). Generally, a parent will be required to complete a MPN only once, when the parent first borrows a PLUS loan for a dependent student. In most cases, the parent may then receive additional loans for a student in subsequent years by submitting an electronic PLUS loan application and a paper PLUS loan request form certifying the amount that the parent would like to borrow. A parent who wants to borrow a PLUS loan for more than one dependent student must complete a separate MPN for each student. In addition, if both parents want to borrow a PLUS loan for the same student, thus splitting the costs, each parent must complete a separate PLUS loan request form and MPN.

**Disbursement**

To ensure that funds are available at the beginning of the fall term, an electronic or paper plus loan request form should be submitted by July 1. A disclosure statement will be sent from the Direct Loan Origination Center to the parent for each PLUS loan originated on the student’s behalf by the Office of Financial Aid. The disclosure statement lists the loan amount and the anticipated disbursement dates. Once the loan has been disbursed, the parent will be contacted by the servicer of the loan. The loan servicer manages the repayment of the PLUS loan on behalf of the federal government.

Full academic year loans will be disbursed in two equal installments, one at the beginning of each term. All loan proceeds must first be applied to any outstanding balance on the student’s account. Excess funds will be refunded by the Pomona College Business office to the parent borrower or, if authorized by the borrower, to the student.

A PLUS loan disbursement can be reduced or canceled upon request of the borrower. The Office of Financial Aid can return loan funds on the borrower’s behalf up to 60 days after the funds were disbursed.

**Repayment**
The repayment period for a Direct PLUS Loan begins at the time the PLUS loan is fully disbursed, and the first payment is due within 60 days after the final disbursement. However, parents may defer repayment while the student is enrolled on at least a half-time basis. Parent borrowers may make arrangements with their loan servicer to defer payments while their child is enrolled in school.

Generally, parents have 10 to 25 years to repay their loan, depending on the repayment plan that they choose. Additional information on available repayment options can be requested from the servicer of the parent PLUS loan. Information on the servicer assigned to a parent’s PLUS loans can be obtained on the National Student Loan Data System (NSLDS) at: www.nslds.ed.gov.

**Pomona College Loans**

These institutional loans have limited availability. If you are eligible for an institutional loan it will be listed on your financial aid award letter. These 0% interest loans must be repaid to avoid adverse reporting on your credit history. Each loan will have a fixed rate for the life of the loan. The Pomona loans are serviced by ECSI Heartland (ECSI) on behalf of Pomona College. ECSI will initiate the online signing of promissory notes and loan application and disclosure statements by contacting the student directly at their Pomona College email address. ECSI will also manage the repayment of your loan which will begin six months after graduation or after you cease to be enrolled in college at least half-time in a degree or certificate program. Requests to borrow an institutional loan should be submitted to the Office of Financial Aid as soon as possible and during the academic year to which it’ll be applied.

**Alternative Loan Programs**

Pomona understands that in exceptional cases families need to pursue alternative loans to help bridge the gap between the actual cost of your education and your financial aid package as offered by Pomona. Alternative loans are available through private lenders and require a separate loan application.

Private loans tend to cost more than the loans offered by the federal government. Interest rates and origination fees can vary by lender. Approval of an alternative loan is contingent upon credit approval by the individual lenders. Most traditional age students will be required to secure a co-signer.
Crediting of Financial Aid to the Student’s Account

The initial fall billing statement is sent by the Business Office in mid-July reflecting fall charges and the fall allocation of your estimated financial aid with the exception of outside scholarships and work study awards. Typically, a student’s financial aid award is allocated equally between the fall and spring term. You have the right to restrict the use of your aid to educationally related expenses by signing the limited Power of Attorney form included with your financial aid letter. However, most students allow the use of federal funds for miscellaneous charges. Your actual financial aid will be disbursed to your Pomona account 10 days prior to the beginning of the term provided that all administrative requirements have been met. At that time, you may see a difference in your balance due from previous billing statements if all administrative requirements have not been met. Note that any student selected for verification who has not completed the process will not see estimated or actual financial aid until all requirements have been met.

Work-study is not credited to your bill. If you choose, earnings can be applied to your account as they are earned. You will need to make the payment directly to the Business Office after your check has been received, as you will be paid directly via check or direct deposit. The amount of your work-study award is not a guarantee.

Outside scholarships/loans are not credited to your account until the check is received from the donor/lender. If you are expecting to have a credit balance on your student account, you must take into consideration the source of all funds and the timing of their application to your student account. Under no circumstances will funds be released to a student unless an actual credit balance is available on the account.

Billing Statement

Sample billing statement:

If your account is credited with more funds than you owe Pomona, you will receive a refund check from the Pomona Business Office for the amount of your credit balance. If the credit balance is the result of a Parent PLUS Loan disbursement the refund check will be issued to the parent or the student (if specified by the parent borrower during the application process). Refunds are not available until the term begins.

Payment Options

The amount that you owe Pomona College may be paid in full each term or in 10 monthly installments over the academic year. Payments for the term plan are due at the beginning of each term, on August 5th and January 5th respectively. If you choose this plan, the total cost of the term, including tuition, fees, room and board (minus financial assistance that has been applied) is due on the above dates.

Payments for the 10-month payment plan are divided into monthly installments due on the 5th of each month (August, September, October, November, December, January, February, March, April and May). This interest-free plan includes a $100 administrative fee. A penalty may be assessed for late payments. Graduating seniors on this plan must be paid in full by April 20th.

First-year students and transfer students must forward a non-refundable tuition deposit of $500 for full-time
undergraduate study to the Admission Office by May 1.

Financial aid may not be used to pay the deposit. Students interested in obtaining a deposit waiver should contact the Admission Office directly.

Information on enrolling in the payment plans will be sent in June from the Pomona College Business Office. If you are having difficulty making payment at any time, please contact the Business Office.

**Important Billing Notes**

Employment earnings are paid bi-weekly directly to the student for hours worked, provided that the student time sheet has been turned in by the stated deadline (typically by the 2nd day of the month) and that all necessary paperwork (federal and state W-4 forms, and I-9 form) has been completed with Human Resources. Employment earnings do not show as a credit on the tuition bill.

Outside scholarships (i.e. Rotary, Elks, etc.) are credited to the student accounts only after the funds are received by Pomona College. Checks may require a student endorsement before they can be deposited to the student account.

For Stafford loans, a 1.066% origination fee will be deducted. For Parent Loans (PLUS) a 4.276% origination fee will be deducted. Alternative loans may also carry fees that range from 1%-10%.

First-time Federal Direct Stafford loan and Perkins loan borrowers must complete a Master Promissory Note (MPN) and entrance counseling before loan proceeds will be credited to the student account.
 Withdraw: The Impact of Financial Aid

Return of IV Funds/Institutional Refund Policy

Any student wishing to withdraw from Pomona has the responsibility of initiating the withdrawal process. The official withdrawal procedure is initiated and concluded with the Dean of Students Office.

Official Withdrawal Procedure

The exit procedure at Pomona College involves an interview with the Dean of Student Office. The DOS Office will inform all offices of your date of withdrawal, which will be used to determine your tuition, fees, room, and board refund if applicable.

If a student is unable to complete the official withdrawal process, the intent to withdraw can only be communicated to the Dean of Students Office or Campus Life.

Unofficial Withdrawal

Students who did not earn credit for any of the courses they attended in a given term and did not officially withdraw or otherwise provide notice of their intent to withdraw, must be considered “unofficially withdrawn”. Federal regulations mandate that, unless it can be documented that a student was in attendance past the 60 percentage point of the term, a federal Title IV refund calculation, using the withdrawal date of either the midpoint of the term or the last date of attendance at a documented academically related activity, must be performed.

Institutional Refund Calculation/Policy

The Office of Financial Aid will follow the federal Title IV Refund Calculation/Policy in determining the amount of earned and unearned institutional and state assistance. Tuition, Room, Board and Student Fees will be charged pro-rata based on the percentage of the enrollment period completed up to the 60 percentage point in time of the term (step 1 of federal calculation). Students who do not vacate their room on the date of their withdrawal may incur additional housing charges.

A student who withdraws, takes a leave of absence, or changes the number of course enrollments after the first day of classes in a semester can receive credit against the semester’s fees. Whether any cash refund will result from the credits received will depend on the payments made and the amount of financial assistance that has been received by the student.

After the Student Accounts Office determines the enrollment period and the refund of charges for the student who withdraws, takes a leave, or changes the number of course enrollments after the first day of classes in any semester, the Office of Financial Aid calculates the amount of funds to be returned to the federal, state, and institutional aid programs, and to the student.

State funds are returned according to the individual state program requirements.
When returning Institutional funds, the office calculates the amount of aid so that a student receives the same percent of costs in aid as he received in his original financial aid award. Institutional scholarships and campus employment are awarded so that the revised aid package reflects the same percent of aid for each of these as was awarded in the original aid package.

**Federal Title IV Refund Calculation/Policy**

In accordance with federal regulations, a Title IV refund calculation must be performed for students that are recipients of Federal Student Aid (FSA) who cease attendance in all courses before the 60 percentage point in time, including students who are expelled, or are granted a leave of absence. The FSA programs that are covered by this law are: Federal Pell Grants, TEACH Grants, Stafford Loans, Federal Perkins Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOG), Iraq Afghanistan Service Grant, and other Title IV Programs.

The Pomona College Office of Financial Aid determines, based on the federally mandated formula, the amount of FSA assistance students have earned based on the date in the term a student is considered to be withdrawn. It is Pomona College’s policy to disburse all direct loans 30 days after the start of each semester; therefore, any DL funds that have not been disbursed at the time of the student’s withdrawal are treated as aid that could have been disbursed in the return of Title IV funds calculation, and eligibility is determined based on the R2T4 calculation. If a student is eligible, based on this calculation, for a disbursement of Federal Loan funds which will result in a credit, or excess funds, on the student’s account, the Office of Financial Aid will contact the student to determine whether the student wishes to return the federal loan funds.

A student’s withdrawal date is:

- The date, as determined by Pomona College, the student began the official withdrawal process;
- The date, as determined by Pomona College, the student otherwise notified a designated office of his or her intent to withdraw;
- If the student ceased attendance without providing official notification, the mid-point of the semester;
- The student’s last date of attendance at a documented academically related activity.

The return of financial aid funds policy follows these steps:

**Step 1: Determine the percentage of the enrollment period completed by the student.** If the calculated percentage is equal to or greater than 60%, the student has “earned” all aid for the enrollment period and no adjustment in financial aid occurs.

\[
\text{Percentage Completed} = \frac{\text{Days Attended}}{\text{Days in Enrollment Period}}
\]

**Step 2: Apply the percentage completed to the Title IV aid awarded to determine the student’s eligibility for financial aid prior to the withdrawal.**

\[
\text{Earned Aid} = \text{Total Aid Disbursed} \times \text{Percentage Completed}
\]
Step 3: Determine the amount of unearned financial aid to be returned to the appropriate Title IV financial aid program.

Total Disbursed Aid - Earned Aid = Unearned Aid to be Returned

If the aid already disbursed equals the earned aid, no further action is required. If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program. If the aid already disbursed is less than the earned aid, a late disbursement will be made to the student.

Step 4: Determine if the institution and/or the student must return the unearned funds.

The Pomona College Office of Financial Aid is required to return any unearned FSA funds that were applied towards institutional charges within 45 days in the following order:

Direct Unsubsidized Stafford Loan

Direct (Subsidized) Stafford Loan

Perkins Loan

Direct PLUS Loan (for parents of undergraduate students)

Pell Grant

SEOG

The student will be informed by the Office of Financial Aid of the type and amount of FSA program funds that are being returned on his/her behalf. The student is required to return unearned aid that was directly disbursed to the student. Unearned loan funds must be repaid by the student under the terms and conditions of the promissory note. Unearned grant funds must be returned to the Department of Education. The amount of unearned grant funds a student must return is limited to the amount by which unearned grant funds disbursed to the student exceed half of the original grant award by $50 or more. A student must make arrangements to return grant funds within 45 days of receiving notice from the Office of Financial Aid. Failure to make payment arrangements will result in the loss of FSA eligibility.

Step 5: Determine earned FSA assistance that has not been disbursed.

Total Aid Earned – Total Aid Disbursed = Earned Aid not Disbursed

Grant aid that was earned, but had not been applied before the student withdrew, will be applied to the students account within 45 days. Loan proceeds that could be disbursed after the student withdrew will only be disbursed if the student requests a disbursement within 14 days of receiving notice from the Office of Financial Aid of his/her eligibility of a post-withdrawal loan disbursement. The federal work-sheet used to calculate the amount of FSA assistance earned is available from the Office of Financial Aid upon request.
Your Rights and Responsibilities

By accepting your financial aid disbursements, you have indicated that you have read, understood and will comply with all of the rights and responsibilities contained therein. These include:

Your Responsibilities:

1. Read all information associated with your financial aid award letter, including the handbook.

2. You must comply with all federal requirements of the 1983 Amendments to the Military Selective Service Act.

3. If you owe money from a prior over-award of federal funds at any institution, you need to make arrangements for repayment of the over-award. You are not eligible for financial aid if you owe a refund on federal funds.

4. You must be in good standing and be making satisfactory progress as outlined in this handbook.

5. You must report any additional financial aid (scholarships, grants or loans) you receive that is not listed on your current award letter from Pomona College.

6. You must meet all other conditions contained elsewhere in this handbook.

7. You will need to submit information requested by financial aid processors, Pomona or any other institution or program to which you are applying for aid to clarify your eligibility for financial aid.

8. If you are selected for verification or financial aid review, you and your parent(s) may be required to submit additional documents. These may include tax transcripts, W-2 forms and financial aid verification worksheets. Failure to submit the requested information within 30 days prior to the end of your award period will result in the de-activation of your file and could result in the loss of available funds.

9. You must repay all loans according to your established repayment schedule. You are not eligible for financial aid if you are in default on a Federal Perkins Loan, Federal Direct/FFEL Stafford Loan or Federal Direct/FFEL PLUS received at any institution.

10. If requested by the college, you must participate in loan entrance counseling.

11. Participate in loan exit counseling if you received a federal, state, or Institutional loan while you attended Pomona College.

12. Notify the Registrar Office of a change in your name or address.

13. You must notify the Registrar Office AND the Office of Financial Aid of a change in your enrollment (i.e. full-time to part-time attendance).

14. Satisfactorily perform the work agreed upon in your college work-study job.
15. Understand the Pomona College withdrawal process and the refund policy.

16. Monitor and retrieve email and electronic postings issued by the Office of Financial Aid. As a prospective student, you will receive electronic messages and official notifications related to your financial aid if you reported a valid email address on your FAFSA. As an enrolled student, you will receive most official notifications related to your financial aid electronically via your Pomona email account and/or the email account listed on the FAFSA. In addition, some information may be posted directly to your “my.Pomona.edu.” account. Students who do not want to receive their financial aid information electronically must inform the Office of Financial Aid that they wish their information to be distributed in paper format.

Your Rights:

1. You may appeal Pomona’s offer of financial assistance if you feel that it is unfair or unreasonable. Appeals should be directed to the Office of Financial Aid. The counselor responsible for your file will review your appeal with the Financial Aid Appeal Committee.

2. Information given to Pomona’s Office of Financial Aid is treated confidentially. Personal information you and your family share with the Office of Financial Aid as a prospective student is treated confidentially by the staff members of the financial aid and admissions offices; staff members follow prescribed data security policies to ensure the security and confidentiality of your information. Rules regarding the disclosure of personal information once you are enrolled at the college are dictated by the Family Educational Rights and Privacy Act (FERPA) of 1987.

3. FERPA affords you certain rights with respect to your educational records. The primary intent of the law is to provide you access to your educational record and to limit disclosure of such records without your written consent. Pomona College has posted a detailed outline of its FERPA policies at http://www.Pomona.edu/aboutPomona/consumerinfo.

4. You may appeal a financial aid policy or procedure. The appeal may be initiated through the Director of Financial Aid.

5. You may have your financial need reviewed if your circumstances change during the academic year. Contact the Office of Financial Aid if you feel that your calculated financial need should be reviewed.

6. You have the right to contact the Federal Student Loan Ombudsman if the Office of Financial Aid did not address and/or resolve any dispute you brought forth in regard to the terms of your federal student loans (Stafford loan, Perkins loan, Parent PLUS loan). You can contact the Ombudsman toll free at: 1.877.557.2575 or online at: www.ombudsman.ed.gov.

You have the right to ask Pomona College the following questions:

1. The names of the accrediting and licensing organizations.

2. About its programs; its instructional, laboratory, and other physical facilities; and its faculty.

3. What the cost of attendance is, including tuition, room and board, books and supplies, and other miscellaneous expenses.
4. How aid recipients are selected and how a student’s need is determined.

5. How much of a student's financial need, as determined by the college, is being met.

6. To explain each type of assistance in the student’s financial aid award.

7. What the interest rate is on any student loan the student has, the total amount the student must repay, when repayment starts, and what cancellation and deferment provisions apply.

8. The average indebtedness of a student who graduates from the college and the percentage of students who default on their federal student loans.

9. If a work-study award is part of the financial aid package, what kind of job it is, how many hours must be worked, what the duties are, the pay rate, how and when a student is paid.

10. How the college determines when a student is not making satisfactory academic progress and its implications.

11. What special facilities and services are available to the disabled.

12. Completion/graduation and job placement rates and how they are calculated.

**Information for Students with Disabilities**

Pomona College helps provide access to higher education to students who have disabilities. Students with disabilities are encouraged to contact the Dean of Students Office for services.

**Verification of Enrollment**

The Registrar’s Office will verify the enrollment of students for the purposes of insurance, employment or loan deferment. In some cases, siblings of Pomona students who are attending other colleges may require the verification of their sibling’s enrollment at Pomona. The Office of Financial Aid will process those requests, if appropriate.

**Consumer Information for the Student**

Pomona College is required by the federal government, through the Higher Education Act of 1965, as amended, to provide all students with specified consumer information. This includes, but is not limited to all information that is related to financial aid including costs of attendance, awarding policies, the availability of need and non-need-based aid programs, application and renewal of financial aid, loan availability, terms and interests rates. Satisfactory progress standards are available in the Financial Aid Handbook and the College Catalog. A complete guide to Pomona College Consumer Information can be found at http://www.Pomona.edu/consumerinfo.
Eligibility for Financial Aid

Financial aid is a general term for the many different sources of financial aid available to help pay for your college expenses – scholarships (institutional or private), federal and state grants, loans, or employment. All applicants and currently enrolled students are eligible to apply for financial aid. If you are not sure whether or not your family will qualify, you may want to submit all the required documents to our office for review. International applicants should review the international financial aid section carefully, as some policies differ when applying for financial aid.

Federal Aid Eligibility

Federal and state financial aid have statutory limits. For students who received a federal Pell grant, the equivalent of 12 full-time terms is the maximum. State aid programs generally have an 8 semester limit as well. Please see “Satisfactory Academic Progress Standards” of this handbook for additional restrictions.

To qualify for most types of Financial Aid, you must satisfy the following requirements:

· Be fully admitted to the college with a High School Diploma or its equivalent (i.e., GED)
· Have a complete Financial Aid file — all documents turned in as necessary
· For federal financial aid (Pell grant, SEOG, or federal loans), be a U.S. Citizen or eligible non-citizen
· Be enrolled at least half time
· Meet Satisfactory Academic Progress standards.

ENROLLMENT STATUS DEFINITIONS

<table>
<thead>
<tr>
<th>Enrollment Status</th>
<th>Credits per Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full time</td>
<td>3 credits per semester*</td>
</tr>
<tr>
<td>Three Quarter time</td>
<td>1.75 – 2.99 credits per semester</td>
</tr>
<tr>
<td>Half time</td>
<td>1.5 credits per semester</td>
</tr>
<tr>
<td>Less than half time</td>
<td>Less than 1.5 credits**</td>
</tr>
</tbody>
</table>

*Although 3 credits is considered full time for financial aid purposes, all students are expected to take 4 credits per semester to graduate within the standard expectation of 8 semesters.

**Students enrolled less than half time are not eligible for financial aid from any source.

GRADE LEVEL DEFINITIONS

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Freshman</th>
<th>Sophomore</th>
<th>Junior</th>
<th>Senior</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earned Credits</td>
<td>0-7</td>
<td>7-15</td>
<td>16-23</td>
<td>23-32</td>
</tr>
</tbody>
</table>
Academic Standards and Regulations

Attendance

In order to give students a larger share of responsibility for their own education, Pomona College does not administer a general system of required classroom attendance. The College expects students to make full use of their educational opportunities by regular class attendance and to assume the academic risks incurred by absences. Although no formal system of class attendance is maintained by the College, instructors may set such standards of attendance as they deem necessary for the satisfactory conduct of their courses. Students who fail to meet these standards may be warned by the instructor and notice sent to the Dean that continued absence could result in their being dropped from the course. A failing grade will be assigned to any regularly graded course dropped after the designated course change period.

Course Load

Students are required to complete four courses each semester. Students failing to meet the standard requirement may be placed on probation by the Academic Standards Committee. Continued probation for more than one semester may result in a suspension from the College.

Financial Aid Satisfactory Academic Progress Policy (SAP)

All students receiving any form of financial assistance are expected to make satisfactory academic progress (SAP). Under new federal regulations that became effective on July 1, 2011, Pomona is required to implement Satisfactory Academic Progress (SAP) policies to ensure that students receiving federal student aid are making adequate progress toward completing their degree programs. The information on this page applies to all undergraduate students (new and continuing students) who are requesting federal and/or state student aid funds. Federal and state student aid programs include Pell Grants, Supplemental Educational Opportunity Grants (SEOG), Cal Grants, Federal Work-Study, Perkins Loans, Direct Subsidized/Unsubsidized Loans, and Direct PLUS Loans. For Direct PLUS Loans borrowed by parents of undergraduate students, the parent borrower’s eligibility to receive loan funds is dependent on the student’s SAP Status.

Pomona's federal student aid SAP policies for undergraduate students are similar, but not identical, to the college’s Academic Standards policies. Students should review both sets of policies and ask for clarification as needed. Questions about federal student aid SAP policies should be directed to the Office of Financial Aid; questions about the college’s policies should be directed to the Dean of Students Office.

The Office of Financial Aid is required to monitor students who receive federal financial aid to determine if they are making satisfactory academic progress (SAP) toward their degree program. SAP standards apply to all students receiving federal, state, and institutional financial aid. These standards apply to a student’s entire degree program including terms for which financial aid was not applied or for which enrollment was less than full-time.
SAP is measured annually each year for which a student is enrolled. The specific criteria of SAP and the consequences to the student if progress is not achieved are outlined in the following SAP Policy:

SAP is measured in three components: Cumulative Grade Point Average (GPA); Pace (Completion Rate); and Maximum Time Frame Limitation.

1. GPA: A student in an undergraduate program must meet minimum GPA standards.

<table>
<thead>
<tr>
<th>Total Course Credits Attempted</th>
<th>Cumulative minimum GPA (on a 3.0 scale)</th>
<th>Cumulative GPA (12.0 scale)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4.9</td>
<td>1.5</td>
<td>6.0</td>
</tr>
<tr>
<td>5-8.9</td>
<td>1.75</td>
<td>6.0</td>
</tr>
<tr>
<td>9-12.9</td>
<td>1.8</td>
<td>6.0</td>
</tr>
<tr>
<td>13-16.9</td>
<td>1.9</td>
<td>6.0</td>
</tr>
<tr>
<td>17 or above</td>
<td>2.0</td>
<td>6.0</td>
</tr>
</tbody>
</table>

2. Pace: A student must complete an incremental percentage of all cumulative credits attempted.

<table>
<thead>
<tr>
<th>Total Course Credits Attempted</th>
<th>Minimum Percentage of Attempted Course Credits Completed</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-7.9</td>
<td>58%</td>
</tr>
<tr>
<td>8-15.9</td>
<td>64%</td>
</tr>
<tr>
<td>16 and above</td>
<td>70%</td>
</tr>
</tbody>
</table>

3. Maximum Time Frame: A student must complete his or her educational program within 150% of the published length of the program measured in attempted course credits (cc). For example: the undergraduate programs at Pomona College require 32 course credits for graduation. A student can receive federal financial aid for a maximum of 48 attempted course credits (32cc x 1.5). A student pursuing a double major/minor or a student who changed majors will normally be expected to complete all degree requirements before reaching 150 percent of attempted course credits required to complete a program.
Understanding Satisfactory Academic Progress (SAP)

Federal regulations require that all students who receive financial assistance demonstrate that they are moving through their academic program at a reasonable rate and are making progress toward their degree. Even though Pomona College will allow a student to remain enrolled and receive institutional (see 9th semester aid policy), SAP must be measured regardless of this policy. You must meet the requirements in ALL THREE areas of each term to maintain eligibility for federal financial assistance. These three SAP measures will be based on all coursework that is applicable to your current degree. If you don’t meet all three of the following requirements each term (not just the previous term or academic year), you will not be eligible for federal or state financial aid:

1. **Minimum Cumulative Financial Aid Grade Point Average** (qualitative)
2. **Completion Ratio** (quantitative)
3. **Maximum Time Frame**

At the end of each academic year, an evaluation will occur to determine if you are meeting SAP to receive federal and state financial assistance. All financial aid applicants in approved degree program are evaluated whether they received financial assistance in prior terms or not.

If you attended Pomona in the past and re-enroll, you will be reviewed for SAP for financial aid purposes on all previously attempted courses and transfer credit hours that are applicable to your current degree program of student regardless of how long ago you attended Pomona or whether or not aid was received.

You may modify your initial course schedule up to the last day to drop with a refund. Classes that are dropped during this time period are not counted as part of the SAP evaluation process. If a student withdraws after the Withdraw with a ‘W’ date, it will negatively affect the Completion Ratio (Pace) and Maximum Time Frame requirements.

If you change degree or certificate programs, your SAP calculation will reset to only count those credit hours that are applicable to your new program of study. Grades that do not count toward the new program of study will NOT be included in the SAP calculation.

Financial aid does not pay for credit hours that are audited.

**SAP Credit Hours**

**Transfer credit hours:** The Registrar evaluates and posts transcripts from prior institutions that you submit to the college; however, Pomona does not require you to submit all transcripts to be admitted to a degree program. All posted transfer credit hours that are applicable to your current degree or certificate program of study are subject to being counted for SAP purposes (minimum cumulative Financial Aid GPA, Completion Ratio (Pace), and Maximum Time Frame calculations).

**Repeated credit hours:** Financial Aid Program GPA: If a course that is applicable to your current degree is repeated, only the grade on the last (most recent) attempt will be included in the Financial Aid Program GPA. If a remedial course is repeated, the highest grade in the highest (most recent) term will be included in the Financial Aid Program GPA.

**Completion Ratio & Maximum Time Frame:** If a course that is applicable to your current degree is repeated, each attempt is included in the Completion Ratio (Pace) and Maximum Time Frame calculations. Remedial coursework is not included in the Completion Ratio (Pace) and Maximum Time Frame calculations.
Academic Grade Forgiveness

All courses attempted that are applicable to your current degree are included in all SAP calculations, regardless of Academic Grade Forgiveness. If, as a result of Academic Grade Forgiveness, the classes are no longer applicable to your program of study, the attempts will be included in the Completion Ratio (Pace) and Maximum Time Frame calculations, but not the Financial Aid Program GPA calculation.

Requirements met for graduation

The Federal Financial Aid Handbook states that "students who complete the academic requirements for a program, but does not yet have the degree or certificate is not eligible for further additional federal financial aid funds for that program." Volume 1, Student Eligibility: 1-10. If you have already taken and completed the coursework required to graduate from a specific degree, you are no longer eligible to be considered for future financial aid as long as you remain in that specific program of study.

SAP Appeals

If you have experienced extenuating circumstances beyond your control that prevented you from satisfying the requirements to maintain Satisfactory Academic Progress (SAP), you may appeal that status.

GENERAL APPEAL: Extenuating circumstances beyond a student's control include, but are not limited to:

- Documented medical condition or serious illness
- Documented learning disability
- Death of a family member or friend
- Domestic violence
- Involuntary call to active military duty
- Documented change in conditions of employment
- Other extraordinary/emergency circumstances, such as natural disasters.

Extenuating circumstances occurring during the term in which the student failed their Financial Aid Academic Plan:

- Death of an immediate family member (spouse, mother, father, guardian, sister, brother, son or daughter)
- Major medical issue (i.e. requires hospitalization) experienced by the student or an immediate family member of the student (as designated above)
- Domestic violence
- Involuntary call to active military duty
- Documented change in conditions of employment
- Other extraordinary/emergency circumstances, such as natural disasters.

What form do I need to submit? To submit your appeal to reinstate federal financial aid, the following forms must be submitted. An incomplete appeal will not be reviewed by our office.

- Submit the appeal form, complete with all required signatures and graduation plan
- Include an unofficial transcript - You must mark the terms and academic years you experienced extenuating circumstances. Do not mark just the previous academic year.
- Submit a graduation plan - Print and attach a copy of your graduation plan signed by an advisor. If Maximum
Time Frame Appeal, document the classes and number of credit hours you have remaining to complete your program.

- Explanation of your circumstances - Appeals must be signed and include a detailed explanation of how extenuating circumstances beyond your control prevented you from meeting the requirements. In addition, you must explain what has changed that will allow you to maintain academic progress. If Maximum Time Frame Appeal, you must explain why you are not on target to complete your degree program within 150% of the credit hours needed for your current degree.

- Include supporting documentation - Attach date-specific documentation from a non-Pomona, third party source. Documentation should be kept to the minimum amount needed to provide sufficient proof of what is written in your appeal. The Office of Financial Aid reserves the right to require a student to reduce the number of pages if there is an abundance of documentation NOT needed for an approval. Documentation includes, but is not limited to:

1. Letter from a physician or counselor on letterhead indicating the dates you were under their care
2. Copy of a death certificate, obituary or third-party documentation of death
3. Accident reports, police records, court records, etc.
4. DO NOT submit original documents - they will not be returned. Make sure all copies are legible.
5. Letters from family, relatives, and friends are not recommended. If this is the ONLY information that can be provided, you must meet with a staff member from the Office of Financial Aid to determine what is acceptable. If your counselor approves submission of such letters, they may be submitted with your appeal.
6. Appeals submitted without documentation will be denied or returned without review.

**Documents must be submitted according to the requirements listed above; however, this DOES NOT GUARANTEE approval.**

**Appeal time frame:** Appeals are reviewed within 15 working days of receipt of all required documentation in the Office of Financial Aid. You will be notified by email if the above timeframe is revised during peak processing times.

**Notification:** Results will be emailed to your Pomona student email. If you do not have a FAFSA on file for the term in which you are appealing, you will not be notified via email. You may call or visit the Office of Financial Aid for results.

**Reinstatement:** Students with an approved SAP Appeal will have their financial aid reinstated, will be placed on Financial Aid Probation for one term only and be assigned a Financial Aid Academic Plan. Any student whose SAP Appeal has been denied or whose eligibility has been suspended for Satisfactory Academic Progress reasons will have financial assistance eligibility reinstated once the requirements are met, whether or not the student submitted an appeal.

**Financial Aid Warning**

A student who does not meet the minimum SAP standards for GPA and Pace will be placed on Financial Aid Warning for the subsequent term via the Academic Standards Committee. Federal financial aid can be received for the semester a student is on Financial Aid Warning. A Financial Aid warning notice is sent to the student by the Office of Financial Aid at the beginning of the warning term.
Financial Aid Suspension

A student who fails to meet SAP during the warning term is no longer eligible to receive federal financial aid and is placed on Financial Aid Suspension. The Office of Financial Aid will notify the student of his or her financial aid suspension; the notice will include information on the financial aid appeal process.

Financial Aid Probation

A student who successfully appeals his or her financial aid suspension is placed on Financial Aid Probation. Federal financial aid can be received for the term a student is on Financial Aid Probation.

Academic/Graduation Plan

A student who cannot demonstrate that SAP standards can be met during one semester on Financial Aid Probation is required to submit an academic plan as part of his or her Financial Aid Probation Appeal. An Academic Plan is generally developed based on a student’s individual needs. A student whose appeal has been granted based on an Academic Plan must meet the terms of the plan in order to receive federal financial aid. A student’s Academic Plan will be evaluated each term and, if it is determined that the conditions of the plan are not met, the student may be placed on Financial Aid Suspension.

Regaining Eligibility when a Financial Aid Appeal has not been granted

If a Financial Aid Probation Appeal is denied or an appeal was never submitted, the student may regain eligibility to receive financial aid by completing a number of courses without receiving federal financial aid. It is the student’s responsibility to contact the Office of Financial Aid if they can demonstrate that SAP standards are being met or that an academic plan has been developed that, if followed, will ensure the student is able to meet SAP standards by a specific point in time.

Withdrawal from the College in Good Standing

Students may request personal leaves of absence from a dean and, if granted, withdraw from the College. Such time away, often as a period of reassessment and self-evaluation, can prove to be beneficial educationally. A withdrawal in good standing may be granted for not less than one semester and not more than three years. Students who withdraw in good standing are readmitted with the approval of the Dean’s Office and are expected to complete the degree without further interruption.

Students may request permission from a dean to withdraw at any time. If a student is granted a personal leave of absence after the semester begins, but before the end of the drop/add period, the transcript will list the date of withdrawal as the day before the term began. If a personal leave is granted after the end of the drop/add period, but before the end of the eighth week of the semester, the transcript will list the date of withdrawal, but the semester will not count toward the maximum of eight allowed to complete the degree. If a personal withdrawal is allowed after the eighth week of the semester, the transcript will list the date of withdrawal and the courses in progress, each with a W; the semester will normally count toward the maximum of eight allowed to complete the degree and the student will incur deficiencies that must be made up before returning to the College.
A student’s aid is discontinued when the student is not enrolled in school. A student planning to return from a leave will be considered for financial aid subject to the same deadlines, procedures and guidelines as any currently enrolled student applying for aid administered by the College. Cal Grants, National Merit Scholarships and some federal programs have special regulations concerning students on leave. A student planning to take a leave of absence should check with the Office of Financial Aid (and with the sponsors of any outside aid) before going on leave to make arrangements for consideration for aid upon returning to Pomona. Outside funds “lost” through failure to obtain a leave of absence from the funding agency will not be made up by College funds. Students also need to inquire about their loan obligations during the time they are on leave.

General College Information

Information about the College’s academic programs, admission requirements, enrollments, and retention is included in the Pomona College Catalog, or may be obtained from the Office of Admissions, the College Registrar, and the Career Development Office.

Pomona College admits students of any race, color, national and ethnic origin, sex, and age to all the rights, privileges, programs, and activities generally accorded or made available to students at the College. It does not discriminate against any person on the basis of race, color, national and ethnic origin, sex, or age in the administration of its educational policies, admissions policies, scholarships and loan programs, or other programs administered by the College.

Required Federal Consumer Disclosures

College Information as reported to the U.S. Department of Education may be accessed at the College Navigator site at http://nces.ed.gov/COLLEGENAVIGATOR/. The site has a large amount of statistical information about expenses, financial aid, enrollment, admissions, retention rates and much more. The site allows consumers to compare information from different colleges.

Additional information can be found at http://www.pomona.edu/financial-aid/federal-consumer-information-disclosures.

Completion Rates

Completion rates are reported by July 1st of each year pursuant to the Student Right-to-Know Act. This information is available at the Registrar’s Office.

Campus Security Information

Institutions are required to collect campus security data. The Security Report is made available annually every October 1st.

Student Records Disclosure Information

All POMONA student records are kept private in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA). Written consent from the student is required for release of records to outside parties, except for those
agencies authorized by law. Under this Act, students may:

- review their own educational records
- challenge information (not including grades) they believe to be inaccurate, misleading or not in accord with their right to privacy
- contact the U.S. Department of Education if they feel that the FERPA policy is not being administered correctly

**Office of Financial Aid Code of Conduct (Student Loans)**

In August 2008, Congress enacted and the President signed into law the Higher Education Opportunity Act (HEOA), reauthorizing the Higher Education Act of 1965, as amended. Among its many provisions, the HEOA requires every institution participating in federal financial aid programs to adopt a code of conduct for student loans and display it prominently on its website. Our code can be found on our website at [www.pomona.edu/financialaid](http://www.pomona.edu/financialaid).

Pomona College prohibits conflicts of interest with the responsibilities of officers, employees, or agents of the College with respect to education loans for students. The College shall comply with, administer, enforce, prominently publish on its website(s), and annually inform officers, employees and agents of the College with responsibilities with respect to education loans of the Financial Aid Code of Conduct.

1. **Ban on Revenue-Sharing Arrangements:** The College shall not enter into any revenue-sharing arrangement with any lender or other vendor working with any of its offices that are responsible for carrying out financial aid functions. The College shall not accept any fee or other material benefit in exchange for recommending a lender to its students.

2. **Gift Ban:** No College officer or employee with financial aid responsibilities shall solicit or accept a gift having a monetary value of more than a de minimus amount from a lender, guarantor, or servicer of education loans.

3. **Contracting Arrangements Prohibited:** No College officer or employee with financial aid responsibilities shall accept from any lender or lender affiliate payment or other financial benefit as compensation for any type of consulting arrangement or other contract to provide services to a lender.

4. **Interaction with Borrowers:** The College shall not automatically assign a particular lender to any borrower, unless required to do so by law, and shall not refuse to certify or delay certification of any loan based on the lender or guarantee agency selected by the borrower.

5. **Prohibition on Offers of Funds for Private Loans:** The College shall not request or accept from a lender an offer of funds to be used for private education loans in exchange for the College’s providing the lender with a specified number or volume of federal loans or in exchange for placement on a preferred lender list.

6. **Ban on Staffing Assistance:** The College shall not request or accept from any lender assistance with call center staffing or Office of Financial Aid staffing unless any such assistance has been legislatively defined as
acceptable. Lenders, for example, may provide professional development training to financial aid administrators, educational advising materials to borrowers, or assistance in state or federally-declared natural disasters.

7. **Advisory Board Assistance:** All employees with financial aid responsibilities shall be prohibited from receiving anything of value from a lender or guarantor in return for service on its advisory board. Reimbursement for or payment of reasonable expenses incurred in connection with such service, however, is permitted.

**Internet Resources**

Federal Student Aid (FSA) ID Registration: https://fsaid.ed.gov/npas/index.htm

The FSA ID allows students and parents to identify themselves electronically to access FSA Web sites.

An FSA ID is made up of a username and password and can be used to log into [FAFSA on the Web](http://www.fafsa.ed.gov).

While you are not required to have an FSA ID to complete and submit a [FAFSA on the Web](http://www.fafsa.ed.gov) application, it is the fastest way to sign your application and have it processed. It is also the only way to access or correct your information online, or to pre-fill a [FAFSA on the Web](http://www.fafsa.ed.gov) application with information from your previous year’s FAFSA.


[AmeriCorps](http://www.americorps.org): [www.americorps.org](http://www.americorps.org)


[California Student Aid Commission](http://www.csac.ca.gov): [http://www.csac.ca.gov](http://www.csac.ca.gov)


[The Official Website of the U.S. Social Security Administration](http://www.socialsecurity.gov/): [http://www.socialsecurity.gov/](http://www.socialsecurity.gov/)

Bureau of Indian Affairs:  http://www.bia.gov/

Fastweb (source of scholarship and other financial aid information):  http://www.fastweb.com

Direct Loan Servicing:  http://www.dl.ed.gov/