

Definition of Terms:

- **Award:** The amount and type of aid given to a student based on eligibility, availability of funds, and in accordance with federal and state regulations.
- **Packaging also referred to as Awarding:** The process of reviewing the application file to determine the amounts and types of aid a student is eligible to receive taking into consideration a variety of aid programs, and then making those funds available for the upcoming or current school year.
- **Gift Aid:** Generally considered grant funds, or free money without the expectation that a student either earn the funds or repay the funds.
- **Self-Help Aid:** Includes student loans, which requires repayment, and work-study, which requires a student earn the funds through employment at the college.
- **Financial Need:** Determined based on required use of a federal calculation detailed below. May limit a student's eligibility to receive some types of aid.
- **Cost of Attendance (COA):** A standardized budget set by the State of Washington, which includes expenses and costs associated with attending college. In addition, a key component in the Financial Need calculation. May also limit a student's eligibility to receive some types of aid.
- **Expected Family Contribution (EFC):** A dollar amount determined by the federal processor, and based on information included on the FAFSA application. In addition, a key component in the Financial Need calculation. May also limit a student's eligibility to receive some types of aid.

Policy:

- 1) The Financial Aid Office staff determine financial aid eligibility for all admitted Bellevue College students with a completed financial aid application file. The following criteria determines a student's eligibility for Gift Aid and Self-Help Aid:
 - Financial Need as determined using the following federal calculation (excludes unsubsidized direct loans):
 - Cost of Attendance (COA)
 - Minus the Expected Family Contribution (EFC), as reported on the FAFSA
 - Minus any financial resources such as scholarships
 - Equals Financial Need**COA – EFC – Other Resources = Financial Need**
 - Specific program aid eligibility requirements
 - Availability of funds
- 2) Packaging occurs throughout the school year on a first-come, first-served basis determined by the date students complete their application file.

Bellevue College does not discriminate on the basis of race, color, national origin, language, ethnicity, religion, veteran status, sex, sexual orientation, including gender identity or expression, disability, or age in its programs and activities. Please see policy 4150 at www.bellevuecollege.edu/policies/. The following people have been designated to handle inquiries regarding non-discrimination policies: Title IX Coordinator, [425-564-2641](tel:425-564-2641), Office C227, and EEOC/504 Compliance Officer, [425-564-2266](tel:425-564-2266), Office R130.

- 3) The Packaging of aid cannot exceed a student's Financial Need for need-based aid programs, and cannot exceed the COA for aid programs not based on Financial Need. Regardless of Financial Need or the COA, the Financial Aid Office must award students their full eligibility for the Pell grant, which is a federal entitlement program.
- 4) The Financial Aid Office does not guarantee a minimum amount of gift aid.
- 5) The Financial Aid Office awards students their full eligible amount of Pell grant and State Need grant first.
- 6) The Financial Aid Office attempts to provide eligible students with an EFC between **0 – 6000**, a minimum amount of gift aid that is equal to the state resident COA for tuition, fees, and books. For 2019-20, that amount is \$1850 per quarter (\$2850 per quarter for Bachelor degrees).
- 7) **Washington State Resident Students:** The Financial Aid Office awards BC Waiver or BC Grant funds to students where a combination of Pell grant and/or State Need grant is less than \$1850 per quarter (\$2850 per quarter for Bachelor degrees). These funds act as a supplement to bring the total amount of grant aid to \$1850 (\$2850 for Bachelor degrees).
- 8) **Non-resident Students:** The Financial Aid Office awards the federal Supplemental Education Opportunity Grant to students with a zero EFC where the Pell grant does not provide at least \$1850 per quarter. The Financial Aid Office does not adjust grant aid due to the increased cost of non-resident tuition.
- 9) The Financial Aid Office may add increased fees for self-support programs, and for non-resident tuition to the COA, but does not increase the base amount of gift aid as indicated above. Increasing the COA usually results in increased eligibility for self-help aid.
- 10) The following grants have minimum and maximum award amounts:
 - BC Waiver – Minimum \$100 per quarter Maximum \$1000 per quarter
 - BC Grant – Minimum \$100 per quarter Maximum \$1850 per quarter (\$2850 for Bachelor)
 - SEOG – Minimum \$ 100 per quarter Maximum \$1333 per quarter
- 11) The Financial Aid Office adjusts grant aid for part-time enrollment based on federal and state regulations.
- 12) The Financial Aid Office awards students self-help aid, which includes loans and work-study based on student request, and in accordance with federal and state regulations.

Note: Review details regarding the Cost of Attendance and other eligibility criteria, including processes and forms on the Financial Aid website.

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