By accepting an offer of financial aid, you acknowledge responsibility for understanding and complying with these TERMS OF AGREEMENT. This official agreement between you and the Financial Aid Office is in force throughout the length of the award. The Terms of Agreement is subject to amendment without notice because of frequent changes in the laws, rules and regulations that govern financial aid. The following Terms of Agreement applies to all financial aid programs.

**AVAILABILITY OF FUNDS** - All financial aid awards offered by Columbia College are limited to the availability of funds. In the event that the state or federal government reduces or eliminates funds, the Columbia College Financial Aid Office may reduce and/or cancel your award.

**ACADEMIC QUALIFICATIONS** – To be eligible to receive Financial Aid funds, you cannot be concurrently enrolled in high school and must have:
1. Earned a high school diploma, GED, or equivalent OR
2. Passed the “Ability-to-Benefit” (ATB) Test OR
3. Have successfully completed 6 core college level units (Financial Aid will assess Columbia College transcripts for core units).

**CHANGE IN ENROLLMENT/ATTENDANCE STATUS, WITHDRAWAL, AND LEAVE OF ABSENCE** - Our offer of financial aid is contingent upon your admission, enrollment, and attendance at Columbia College. You must be enrolled for the purpose of obtaining a degree or certificate, or you must be enrolled in a transfer program leading to a Bachelor's degree. Minimum enrollment for all programs except Federal Pell Grant is six units. For students meeting specific eligibility requirements, Federal Pell Grant is available at less than half time. Your award offer is based on full-time enrollment and is subject to change if your unit load is less than full-time. The Federal Pell and Cal Grants are disbursed according to your unit load as follows:

<table>
<thead>
<tr>
<th>Enrollment Status</th>
<th>Award Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-Time</td>
<td>100% of award</td>
</tr>
<tr>
<td>12 units: 100% of award</td>
<td></td>
</tr>
<tr>
<td>Three-quarter Time</td>
<td>75% of award</td>
</tr>
<tr>
<td>9-11.5 units: 75% of award</td>
<td></td>
</tr>
<tr>
<td>Half-time</td>
<td>50% of award</td>
</tr>
<tr>
<td>6-8.5 units: 50% of award</td>
<td></td>
</tr>
</tbody>
</table>

A change in enrollment/attendance status during a semester could change or cancel your award. Should you withdraw or take a leave of absence, your remaining financial aid award for the current semester will be canceled. If you drop prior to attending a class you will be considered a ‘No Show’ and will be required to repay all the funds back.

**USE OF FINANCIAL AID FUNDS** - You must use your financial aid funds only for expenses that are directly related to your cost of education (tuition and fees, books and supplies, room and board, transportation, personal expenses, and school-related dependent care expenses).
DISBURSEMENT OF FUNDS - Financial aid funds are typically disbursed in installments over the course of each semester. Your disbursement schedule may vary depending on your application date and the types of aid you are awarded. All disbursement dates are listed on your award letter. It is your responsibility to keep your contact and address information current with the Columbia College Admissions Office to ensure that funds can be disbursed to you correctly.

WITHDRAW AND REPAYMENT – A complete withdrawal from all classes or failure to successfully complete one course will affect your financial aid. Dropping units to less than half time will require you to owe back all or part of your first disbursement. If you drop all units before 60% of the semester is completed you may owe a repayment of your Federal Grants award according to the Return to Title IV Funds Regulations.

It is your responsibility to officially complete the withdrawal process with the Admissions Office. In addition, you must immediately notify the Financial Aid Office that you are no longer enrolled and state the last day you attended each class. The Financial Aid Office will calculate the portion of your grant(s) that is “earned” or “unearned” to determine if you are eligible for additional funds or if you have an overpayment that you must be repay. Those calculations are based on the percentage of days in the semester you completed and proof of attendance. Any unresolved overpayment may cause you to be ineligible for future Federal and State financial assistance.

AMENDED DISBURSEMENTS / OVERAWARDS - Students receiving funds based on false information and/or any funds received in excess of the amount to which the student is entitled will be subject to repayment regardless of any reason.

DEDUCTION OF OBLIGATIONS - Obligations owed to Columbia College or Modesto Junior College may be deducted from your financial aid grant disbursements. Obligations will not be deducted from Federal Work-Study earnings.

EDUCATIONAL PLAN - Students are required to have a Student Educational Plan (SEP) on file with the Counseling Office and/or Financial Aid Office prior to completing your first semester.

ENROLLMENT AT MORE THAN ONE INSTITUTION - Federal law states that a student may not receive Federal and State grant aid from two separate institutions at the same time. A student attending more than one college during the same semester should apply for financial aid at the school where he/she is enrolled in the greater number of units. Any student in this situation should ask the Financial Aid Office for additional information regarding a “Consortium Agreement,” which may allow the disbursing college to consider units of attendance at another institution.

SATISFACTORY ACADEMIC PROGRESS – To be eligible to receive both Federal and State funding you must meet and maintain Satisfactory Academic Progress (SAP). It is your responsibility to know and understand these standards.
http://www.gocolumbia.edu/financial/SatisfactoryAcademicProgress.aspx

Updated June 22, 2011