04 October 10
Counselor meeting
Present: Allen, Ciddio, Decoursey, Khoo, Mclean, Scurry, Zielke, Paniagua (intern)
Guest: Alice Freeman

Financial Aid – Alice Freeman

-Although the loan forms were due officially due last Thursday, the deadline has been extended because the loans are unable to be processed at this time.

-SEPs can be turned in late without penalty but students should submit the rest of the packet asap.

-A FULL SEP is required for loans and for financial aid petitions. One or two semester ed plans are insufficient.

-Students only qualify for loans until they reach 90 units.

-Loans come under the same guidelines as the Pell Grant except that the loan must be paid back.

-Students who qualify for an educational loan may not qualify for a non-educational loan so students shouldn't automatically think they aren't qualified based on bank based loans they may have been disapproved for in the past.

-If Merritt has too many loan defaults, we will be cut from all educational loan programs.

-The maximum loan amount is $10,500 per academic year.

-Four hundred loan applications have been given out this semester.

-The next major financial aid disbursement will be on October 20th.

-Check disbursement dates are on Tuesdays and they are only run once per week.

-FAFSA must be completed before the student is eligible for a loan.

-All loans are direct loans meaning that they are not processed through a bank—just the federal government.

-Out of state students do not qualify for the BOGW but they can be eligible for more financial aid than 'in-state' students because they are processed as students with independent status (vs. dependent status).
-There is a form in the Financial Aid Department called the "Problem Request" form that a student can complete and submit to financial aid and hear back from a specialist within 5 days of submitting the form if they have a financial aid-related problem (including wanting to know when they will receive their check).

-Every student receiving financial aid needs to have the transcript evaluation form completed—even those 2,000 who have _already_ been awarded financial aid. If they have no classes outside of PCCD, they can just check the "No" box and a Counselor does NOT have to sign off on that document.

-Students can complete their 2011-2012 FAFSA as early as January of 2011 – and are encouraged to do so. The students who renew or do their FAFSA earliest are processed first.

Pell grants are $5,500 per academic year (split over 2 semesters).

Only state approved programs should be approved for financial aid.

Counselors suggested that particularly students applying for loans should be required to complete a financial literacy workshop or meeting. Single Stop was raised as a possible provider. A. Freeman will look into it.

Minh recently informed A. Freeman that the computer lab is only available to them on Thursdays and Fridays. Since financial aid is closed on Fridays, only having use of the lab on Thursdays is problematic. She is currently looking for another space in which to hold financial aid orientations and to help students with their applications.

Counselors also asked A. Freeman to provide us with key dates (petition submission dates, deadlines, etc. and other information that would be helpful for us to know.) She agreed to send any such information to R. Allen or S. Pantell to forward to counselors.

A few counselors requested that we use part of next Counselor meeting to go over financial aid forms and see if we have any additional questions to take back to A. Freeman.

Program Reports

Centro Latino - Beginning on October 11 from 10:00 to 12:00 they will be offering scholarship workshops twice each week. Follow-up meetings will also be held on some Thursdays (dates to be provided shortly).

MAP - Save the Date: Saturday, October 23 8:00 – 1:00 2nd annual African American Male Conference

New Business - Marty inquired about Student Service entries that various programs want to submit for Merritt's new website.