

FINANCIAL AID NOTIFICATION PACKET

ABOUT YOUR FINANCIAL AID NOTIFICATION LETTER

By visiting your account on ctcLink you can view the amount of financial aid you have been awarded for the 2024-2025 academic year. The aid is separated by type of aid and for the quarter it was awarded. If any quarter is not listed, this means you have not been awarded aid for that quarter.

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YOUR FINANCIAL AID AWARD AND STATUS ON THE FINANCIAL AID DASHBOARD

Your financial aid award will appear on the Financial Aid Dashboard on your ctclink Student Self Services Portal. Your Financial Aid Dashboard is a comprehensive website for financial aid, scholarships, private loans, Opportunity Grant, BFET and Worker Retraining recipients. The Dashboard allows students to:

- View their financial aid award(s)
- View financial aid summary and financial aid information
- See a list of documents they need to submit or have already turned in
- View personalized messages from financial aid staff about your financial aid file

To get to the Financial Aid Dashboard, go to our website at www.cascadia.edu. Open the *Student Resources* drop down, then click *Financial Aid*, then *Financial Aid Management*. From here, click the *ctcLink Student Self Services Portal* hyperlink to then log in to *ctcLink*. On your Dashboard you will see your Inbox, To-Do's, Tasks and Holds. For further information on your financial aid go to *Financials* to view your awards and summary.

Most communication regarding your financial aid file will be done via the Financial Aid Dashboard (To-Do's) using the email address used when you completed your Free Application for Federal Student Aid (FAFSA). We encourage you to check the ctcLink Student Self Service Portal frequently for any updates or information we may ask or need from you, or to review your financial aid awards once your file has been awarded. Please notify Student Financial Services if your email address has changed or if you prefer communication to a different email address. You should check your financial aid status frequently.

DO YOU HAVE TO ENROLL IN FULL TIME CREDITS?

You must be registered for the appropriate number of credits each quarter in order to receive your aid. **What is the appropriate number of credits?** All financial aid awards are based on full-time enrollment of 12 or more credits unless otherwise indicated next to your award(s) on the Portal.

If you do not plan to enroll in 12 or more credits, you should notify the Student Financial Services Office using the **Enrollment Status Change Form** after you have completed your registration. In most cases, financial aid grants will be reduced proportionately to your credit load. However, loans, work study and some grants are not available to students taking fewer than 6 credits. If you register for fewer than 12 credits and do not notify the Student Financial Services Office in writing at least 7 days prior to the start of the quarter, you may experience a delay in receiving your aid.

Full-time	12 + credits
$\frac{3}{4}$ -time	9-11 credits
$\frac{1}{2}$ -time	6-8 credits
Less than $\frac{1}{2}$ -time	1-5 credits

**Enrollment Status Change Forms are available via our website at: <https://www.cascadia.edu/student-resources/financial-aid/default.aspx>

WILL YOU OWE ANY MONEY OUT-OF-POCKET FOR YOUR TUITION AND FEES?

If the total of your financial aid award(s) is **less than** your tuition and fee charges, **you must pay the difference by the tuition deadline date**. If you are awarded after the tuition deadline date or start of the quarter, you must pay the balance upon receipt of the award letter notification.

If the total of your financial aid award(s) is **greater than** your tuition and fee charges, you will receive a financial aid refund for any financial aid funds that remain after your tuition and fees are paid (See "Financial Aid Refunds").

Work-study funds are not available at the beginning of the quarter. They must be earned. See the description of Work-study.

WERE YOU AWARDED FOR FEWER QUARTERS THAN YOU WERE EXPECTING?

Some students may be awarded aid for fewer quarters than they expected because they did not submit a [Summer Aid Request Form](#). **Students are only awarded summer aid if they have submitted this form to the Student Financial Services office.**

Also, in accordance with federal and state regulations, students must complete their program of study within a maximum time frame in order to remain eligible to receive financial aid. A complete explanation of the time limit requirement is included in our Satisfactory Academic Progress (SAP) policy.

Some students are awarded aid for fewer quarters than they are expecting because they have reached their time limit. Others are awarded aid for fewer quarters than they are expecting because they are so close to reaching the time limit that we cannot consider them for additional aid until they provide information to our office via the time limit appeal process. The Time Limit Appeal form is available in the Financial Aid Office or via our website at: <https://www.cascadia.edu/student-resources/financial-aid/default.aspx>.

COURSES NOT ELIGIBLE FOR FINANCIAL AID FUNDING

Running Start, high school completion, ESL classes, adult basic studies classes, audit classes, Tech Prep courses, non-credit courses and continuing education courses are not eligible for financial aid funding. Credits from these courses cannot count toward your minimum quarterly credit requirement to receive financial aid funds. With the exception of Running Start credits, these classes will not count toward your completed credits for Satisfactory Academic Progress (SAP) purposes. Courses being retaken may also not be eligible for funding. Refer to the SAP policy for more about retaking coursework.

FINANCIAL AID REFUNDS

Financial aid refunds are typically released on the first day of the quarter. Refunds will only be sent to those students who have received an award letter notification, are enrolled full-time (or have otherwise notified our office of a reduced enrollment status), have no outstanding debts owed to the college and who have selected a refund preference (see below).

Cascadia has partnered with BankMobile® to process financial aid refunds. Students using payment methods such as state/federal financial aid (including grants and loans), scholarships, Opportunity Grant, BFET and Worker Retraining will be required to create a profile online and select a refund method in order to receive any refunds.

What do students need to do?

- Make sure we have your current mailing address! Here's how:
 - Log onto your [ctcLink](#) account online.
- When you receive the BankMobile Refund Selection email it will contain an alphanumeric personal code for you to use to select your refund preference. To make a refund preference selection on how you would like to receive your refund, go to the following website: www.refundselection.com. You will need to use the personal code to log in and make your selection.

You will have 3 options to receive your funds in excess of tuition:

1. Provide information so that the funds can be directly deposited into **YOUR OWN PERSONAL BANK** account.
2. **Open a BankMobile Vibe account** - The BankMobile Vibe account is a debit card, where your funds can be deposited and kept separate from your personal funds.
3. Have a **paper check** processed and mailed to you by BankMobile. *(Please note, this option can take up to 10 days to receive your refund once BankMobile receives the funds)*

If you do not select a refund preference, REFUNDS WILL BE DELAYED! All student accounts that have not had a preference selected will automatically default to a check being mailed, which can take up to 30 days. The college cannot intervene if this happens and you will need to wait to receive that check and then select an option for future quarters. **Have additional questions?** Visit <https://kodycard.vibeaccount.com/> to learn more about Bank Mobile Disbursements.

ADDRESS CHANGES

When you move, it is important that you notify the Enrollment Services Office in a timely manner. You can change your address in person at the Kodiak Corner with identification or online using your [ctcLink](#) account.

CLASS ATTENDANCE IS REQUIRED

If you have received financial aid – either in the form of a payment toward your tuition and fees or in the form of a financial aid refund – you are required to attend **all** of your classes for which you were paid. If your grades for a quarter (and/or reports from your instructors) reveal that there were one or more courses that you never attended, you will owe a repayment of aid to the college. Students who owe a repayment of financial aid due to non-attendance will be blocked from registering for future quarters and from receiving copies of their academic transcript until the balance is paid in full to the college.

SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS

To be eligible to receive financial aid funding, students must make Satisfactory Academic Progress each quarter. A copy of Cascadia College's Satisfactory Academic Progress policy can be obtained from the Student Financial Services Office or via our website at: <https://www.cascadia.edu/student-resources/financial-aid/default.aspx>.

HOW TO AVOID PROBLEMS AND DELAYS IN RECEIVING YOUR AID

- Complete all registration activity at least 7 days prior to the beginning of the quarter, and make no changes to your registration after that time.
- Either register for a full-time course load (12 or more credits), or notify the Student Financial Services Office in writing using the Enrollment Status Change Form at least 7 days prior to the beginning of the quarter that you have registered for fewer than 12 credits.
- Meet all Satisfactory Academic Progress requirements.
- Meet all Student Financial Services Office deadlines.
- Read all materials provided by the Student Financial Services Office and keep copies for your records.
- Inform the Enrollment Services Office of address changes timely, either in person or via Cascadia's website.

REPAYMENT OF FINANCIAL AID FUNDS FOR STUDENTS WHO “DROP TO ZERO”

Students who withdraw from all of their classes, stop attending their classes, or complete zero credits may be required to repay a portion of the financial aid they received for that quarter. Repayments are computed in accordance with federal and state regulations. Students who owe a repayment are notified in writing. The repayment policy is available in the Student Financial Services Office or online at: <https://www.cascadia.edu/student-resources/financial-aid/default.aspx>.

FINANCIAL AID ENROLLMENT LEVEL POLICY

Financial aid amounts are initially awarded assuming a full-time enrollment level (12+ credits). Financial aid is available at levels below full-time. Students **must** notify the Student Financial Services office in writing, using the Enrollment Status Change Form, at least 7 days prior to the start of the quarter to avoid any delays in receiving a refund.

<i>To receive aid at this enrollment level</i>	→	<i>You must be registered for:</i>
Full-time		12 or more credits*
Three-quarter time		Between 9-11.99 credits*
Half time		Between 6-8.99 credits*
Less than ½-time		Between 1-5.99 credits*

Beginning with the 2024-2025 aid year, the Pell Grant, Washington College Grant and College Bound Scholarship will no longer be based on enrollment status. Instead, disbursement amounts will be calculated using **Enrollment Intensity** – which is a percentage value based on the number of credits a student is enrolled in (rounded to the nearest whole percent) at Census. The chart below illustrates how enrollment intensity is determined based on credit load:

Credit Hours	Enrollment Category	Enrollment Intensity
12 (or more)	Full-Time	100% of the award
11	Three-Quarter Time	93% of the award
10		82% of the award
9		75% of the award
8		67% of the award
7	Half-Time	58% of the award
6		50% of the award
5		42% of the award
4		33% of the award
3	Less than Half-Time	25% of the award
2		17% of the award
1		8% of the award

Eligibility for some **federal** and **state** grant aid is based on the type of aid and the number of credits enrolled in as of the end of the last day to add/drop classes for the quarter, or the number of credits a student is registered in when a financial aid award is made, if after the add/drop deadline for the quarter. The last day to add/drop classes can be found online at: www.cascadia.edu.

Enrollment levels will be checked at the end of the last day to add/drop class(es) deadline for the quarter. Award amounts will be adjusted to reflect the correct enrollment level as of this deadline. Changes to a student's schedule after this date can result in an increase of financial aid with the exception of Pell Grant. If a student's aid was disbursed at an incorrect enrollment level, paid toward classes that were not required to complete the student's degree with Cascadia or the student did not attend classes, they will owe a repayment of financial aid to the college and will be billed accordingly. ***It is the student's responsibility to check with the financial aid office to verify how schedule changes may affect their financial aid.*** Faculty and staff other than financial aid staff are not required to know financial aid policies.

*** Audit status, Running Start, high school completion, ESL, ELP, Basic Skills, Tech Prep, continuing education credits, and pre-requisite credits required to transfer to another school if a student does not have elective room in his/her program are not financial aid eligible and do not count towards a student's enrollment level and funding amounts.**

DESCRIPTION OF AID PROGRAMS (GRANTS, WORK-STUDY, LOANS)

GRANTS

Cascadia College offers both federal grants and state grants. Grants are considered a form of “gift aid” because they do not have to be repaid provided students attend their classes, do not make a 100% withdrawal, do not stop attending their classes, and do not complete zero credits for a quarter.

Federal Grants

Pell Grant
SEOG Grant

State Grants

Washington College Grant (WCG)
College Bound Scholarship (CBS)
Washington Bridge Grant (WBG)
National Guard Grant (NGG)
Cascadia Grant
Opportunity Grant
Passport to College

WORK STUDY

Work study programs offer students the opportunity to gain valuable work experience while earning money for college. Both on-campus and off-campus positions are available.

Students receive their work study funds in the form of a paycheck from their employer based on their hourly wage and the number of hours they have worked in any given pay period. Even though you may show a work study award on your award letter, work study funds must be earned and are not available at the beginning of the quarter to help students pay their tuition and fees or purchase their books. The minimum enrollment requirement to receive work study is 6 credits.

HOW TO FIND A WORK STUDY JOB

1. If you were awarded work study and interested in finding a job, check online at <https://cascadia.joinhandshake.com/login> or visit the Student Financial Services Office to inquire about available on and off campus jobs.
2. Once you find a job you are interested in, Student Financial Services will provide you with a Work Study Eligibility/Referral Form to take to the supervisor of the department where the position is available.
3. You will contact the supervisor(s) for the position(s) you are interested in to arrange an interview for each position. Be sure to take your Work Study Eligibility/Referral Form to the interview(s).
4. When you find a position, the supervisor will complete the supervisor’s section of the Work Study Eligibility/Referral Form and you must return the form to the Student Financial Services Office. Please keep an eye out for a New Hire Survey from HR. You will want to complete your New Hire Survey in order to be activated in ctclink, and to set up a meeting with Student Financial Services for a New Hire Session. You cannot begin working until you have met with Student Financial Services for your New Hire Session.

STUDENT LOANS

Subsidized Loans are available to undergraduate students who demonstrate financial need. Borrowers are not charged interest while they are enrolled in school at least half time. When borrowers cease to be enrolled at an eligible school on at least a half-time basis, a six-month grace period begins. The repayment period for a Subsidized loan begins the day after the six-month grace period ends.

Unsubsidized Loans are available to students (undergraduate, graduate, and professional). They do not require students to demonstrate financial need. Borrowers are responsible for the interest that accrues during all periods over the life of a Direct Unsubsidized Loan. During periods of enrollment and the grace period, borrowers may choose to pay the interest or have it capitalized. When a borrower ceases to be enrolled at an eligible school on at least a half-time basis, a six-month grace period begins. The repayment period for a Direct Unsubsidized Loan begins the day after the grace period ends.

HOW TO REQUEST LOAN FUNDS

If your initial award letter does not reflect enough assistance to cover tuition and fees, you may request loan funds using the following steps as your checklist:

STEP 1: Complete the Loan Entrance Counseling

Please go to <https://studentaid.gov/> and select the "Log In" option, which will require your FSA ID that you used to sign your FAFSA, and select "Complete Entrance Counseling" from the menu on the left-hand side. When you finish the session, print out the confirmation page and save it for your records. We are notified automatically when you have completed the counseling. Please also be sure that you have completed a Loan Request Worksheet and a Master Promissory Note.

STEP 2: Complete and sign your Master Promissory Note (MPN)

Go to <https://studentaid.gov/> and 'Log in', using your FSA Username or e-mail address and FSA ID. Once logged in, select 'Complete MPN.' **CONTINUING STUDENTS NOTE:** If you completed a Direct Loan MPN at Cascadia or another institution, and loan funds were disbursed to you or the college, a new MPN may not be necessary. If you believe that you have already completed your MPN and do not see this reflected in your Financial Aid Portal, please contact our office.

STEP 3: Complete and sign a Loan Request Worksheet

Complete and sign your Loan Request Worksheet and submit to the Cascadia Student Financial Services office. The form and steps on how to apply for a loan can be found online at Cascadia's website at <https://www.cascadia.edu/student-resources/financial-aid/default.aspx>. You can return your completed form to the Kodiak Corner front counter, fax it back to 425-352-8564, scan signed copy to finaid@cascadia.edu or mail it to 18345 Campus Way NE, Bothell, WA 98011.

Loan funds are sent directly to the college. Any loan funds that are not needed to pay your tuition and fees will be disbursed to you via whichever refund method you selected through Bank Mobile. (See "Financial Aid Refunds" on page 3).

PLANNING AHEAD TO GRADUATE ON TIME

It is normal to be unsure of your exact educational/academic path when you first begin at Cascadia. However, financial aid regulations limit the amount of funding a student may receive based on number of credits attempted. Changes in your program of study along the way can affect this and should be discussed with Student Financial Services and your academic advisor to ensure that you will have enough funding to finish your academic endeavors at Cascadia.

Your academic advisor is instrumental in assisting you with graduating on time! We encourage you to meet with your academic advisor early in your program to review your program requirements and get guidance about which classes you need to complete your degree and transfer to the school of your choice without interruption. Your advisors can review transcripts or credits from other schools, help you match your educational needs at Cascadia to your transfer requirements for other schools, help identify any transfer requirements for entrance into other colleges and discuss any other academic situations or concerns you might encounter! Log into [Navigate360](#) to contact your advisor, schedule an appointment and see your academic plan.

WHAT OTHER FINANCIAL ASSISTANCE IS AVAILABLE AT CASCADIA?

Scholarships: The Cascadia College Foundation has their own scholarships just for Cascadia students. Applications are available twice a year-don't miss out! Also, visit our website at <https://www.cascadia.edu/student-resources/financial-aid/foundation.aspx> for more information on these and other scholarships.

Opportunity Grant: A state-funded program designed to support low-income students earn a degree or certificate in a high demand career. Students must meet the income guidelines and program eligibility requirements. Assistance includes tuition and fees up to 45 credits, textbooks and supplies up to \$1,000 annually, transportation costs, and emergency assistance if available. Visit the Workforce Education Office in the Library Annex, call 425.352.8256 or email workforceinfo@cascadia.edu.

Worker Retraining Benefits: A state-funded program designed to provide job related training and employment services to unemployed and dislocated workers to help them gain additional training in their existing field or get started on a new career path. Eligible students may currently be receiving Unemployment Insurance (UI) Benefits, have received UI within the past four years, are formerly self-employed, or are a displaced homemaker. Assistance includes tuition and fees for 1 to 2 quarters, textbooks and supplies up to \$1,000 annually, and transportation costs, relief from job search requirements, possible extension of UI benefits. Visit the Workforce Education Office in the Library Annex, call 425.352.8256 or email workforceinfo@cascadia.edu.

Basic Food, Employment and Training program (BFET): Offered through the Department of Agriculture’s Food and Nutrition Service (FNS), the Basic Food Employment and Training (BFET) program is another means by which the State Board for Community and Technical Colleges (SBCTC) facilitates access to federal workforce education and training dollars to enable basic food recipients to gain the skills necessary for employment. The target population is basic food recipients, not currently on TANF. Assistance includes tuition and fees, textbooks and supplies up to \$1,000 annually, and transportation costs. *Please note: Initial eligibility for BFET is determined directly through DSHS – after approved, DSHS forwards information to Cascadia for processing.*