

FINANCIAL AID REQUIREMENTS FOR APPEAL LETTERS

The Financial Aid Committee will accept one (1) appeal letter for any of the following situations. Please be sure your letter is thorough, clear, and concise since you have only one opportunity to appeal your situation.

DEFAULT STAFFORD LOAN - The Financial Aid Office at Reading Area Community College manages a default prevention plan to prevent adverse sanctions from the Department of Education. When an institution default rate rises above the limits established by the federal government, the College risks suspension of all federal aid for all students. As part of our efforts to prevent escalating default rates, students who have previously defaulted on a federal Stafford loan will be unable to receive a student loan at our school due to prior repayment history. If you wish to appeal this decision, **Your letter must be received within fourteen (14) days of the date of your suspension letter.** This appeal in no way affects eligibility for federal grants.

DEPENDENCY OVERRIDE - Generally, students who, either by personal or family choice, have elected to maintain separate living arrangements will not be considered for independent status nor will this be considered a special circumstance. However, for documented cases of neglect, abuse, or unusual medical or family situations, federal regulations permit the College to consider an appeal for independent status. These special circumstances must be documented with letters or affidavits from guidance counselors, social service workers, clergy, the courts, court appointed agencies, or similar field professionals. **Dependency Appeal Letters will not be accepted without third party documentation.** Appeals for dependency override will be answered within fourteen (14) business days.

WD = 66% COMPLETION AND GPA REQUIREMENTS - The Department of Education mandates that you are required to successfully complete 66% of the credits attempted AND that you maintain a 2.0 grade point average. Reinstatement of eligibility may occur when you re-attain the minimum standards. Appeals for academic progress will be answered within seven (7) business days.

WC = 66% COMPLETION REQUIREMENT - The Department of Education mandates that you are required to successfully complete 66% of the credits attempted. Reinstatement of eligibility may occur when you re-attain the minimum standards. Appeals for academic progress will be answered within seven (7) business days.

WB = MINIMUM GPA REQUIREMENT - The Department of Education mandates that you must maintain a 2.0 grade point average. Reinstatement of eligibility may occur when you re-attain the minimum standards. You must notify the Financial Aid Office when you have met the minimum standards. Appeals for academic progress will be answered within seven (7) business days.

WA = 150% REQUIREMENT - The Department of Education mandates that a student has a maximum time frame to complete a program of study. This time frame is 150% of the published length of the program. For example, if you are enrolled in an associate degree program and have attempted 90 credits, you have reached the maximum time frame. Therefore, your financial aid has been suspended because you have attempted 90 or more credits. Certificate programs will have a shorter length and you should consult the Student Catalog. Appeals for academic progress will be answered within seven (7) business days.

INCOME REDUCTION - When applying for financial aid, prior year income as reported on your income tax is required. Your current financial situation may be considerably different from what these tax returns reflect due to unemployment, divorce, or other loss of income. You may appeal to have current rather than prior year income as the basis for your financial aid. **These appeals must be received prior to July 1 to be considered.**

PLEASE BE SURE TO INCLUDE YOUR RACC ID OR SOCIAL SECURITY NUMBER AND SIGNATURE ON YOUR APPEAL LETTER.