



2023-24

# Student Financial Aid Handbook



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## Eligibility Requirements

All students are encouraged to apply for financial aid by completing the [Free Application for Federal Student Aid \(FAFSA\)](#). In general, students must meet the following criteria to be eligible for federal student aid:

- Be a regularly admitted student to Green River College (not Running Start)
- Completed a high school diploma or GED
- Be a U.S. citizen or an eligible non-citizen
- Not owe an overpayment on a federal grant
- Not be in default on a federal student loan
- Be enrolled in an eligible degree or certificate program
- Maintain [satisfactory academic progress](#)

Students who cannot complete the FAFSA due to immigration status, defaulted loans or federal grant overpayments can apply for state financial aid by completing the [Washington Application for State Financial Aid \(WASFA\)](#). To be eligible for state financial aid students must:

- Have a high school diploma or GED
- Not owe a repayment on a state grant
- Be enrolled in an eligible degree or certificate program
- Maintain [satisfactory academic progress](#)
- Be a [Washington State resident](#)

## Application Process

Students can start the annual application process as early as October 1st by completing either the Free Application for Federal Student Aid ([FAFSA](#)) or the Washington State Application for State Financial Aid ([WASFA](#)). The FAFSA/WASFA is used to determine which types of financial aid a student may be eligible to receive.

After receiving the FAFSA or WASFA, the Financial Aid Office may request additional information to complete a student's application. Information needed will be requested through the student's "To Do" list in ctcLink Self-Service. Students are encouraged to complete all required information by the [priority processing date](#) to avoid delays in receiving their financial aid offer.

<b>Term</b>	<b>Priority Processing Date</b>
Summer 2023	April 30, 2023
Fall 2023	April 30, 2023
Winter 2024	October 31, 2024
Spring 2024	January 31, 2024

## Verification

Verification is a review process where the Financial Aid Office ensures the accuracy of information reported on the FAFSA. Students are selected for verification by the Department of Education at the time they complete the FAFSA. Documents required for verification may include: Income Verification Form, Household Verification Form, copies of 1040 tax forms and schedules, W-2 forms, verification of non-filing, identity verification, and high school diploma/GED. Other documents may be requested as needed to resolve conflicting information found during verification. Many of these forms are available on the [GRC Financial Aid Forms site](#).

Students who are selected for verification will be notified of the documents required through their “To Do” list in ctLink Self-Service. All required documents should be turned in by the priority processing date.

Financial aid funds will not be processed until verification is completed.

Additional clarifying information may also be requested from students who completed the WASFA.

## Financial Need

[Financial need](#) is determined using two components: Expected Family Contribution (EFC) and Cost of Attendance (COA).

### Expected Family Contribution (EFC)

The EFC is determined based on the information provided on the FAFSA or WASFA. The number is calculated using the federal methodology formula approved by Congress. The formula considers information reported on the application, including dependency status, family size, number of family members in college, income, and assets.

The EFC is not the amount of money that the student or their family is expected to provide. Instead, the EFC is an index used to determine a student’s federal, state, and institutional aid eligibility.

### Cost of Attendance (COA)

The cost of attendance, or budget, reflects the estimated costs associated with attending Green River College for the year. It includes allowances for estimated expenses of:

- [Tuition and fees](#) which are charged per credit
- Books and required supplies
- Transportation
- Housing, food, and utilities
- Miscellaneous personal expenses

Eligibility for need-based financial aid is determined by the following formula:

$$COA - EFC = \textit{Financial Need}$$

Grants, tuition waivers, work study, subsidized loans and some scholarships are considered need-based financial aid. Unsubsidized loans, private loans and third-party funding are not considered need based. Please see the sections below that detail each type of aid for additional details. All resources offered cannot exceed the financial budget.

## Financial Aid Offer

Students are notified by email with a financial aid offer when their application is processed. The initial aid offer is based on the assumption that students will enroll in 12+ credits each term, which is considered full-time.

Students may still be eligible for aid at lower enrollment levels, although some grant aid will be prorated based on the chart below.

Enrollment	Credit Load	Eligibility
9-11 Credits	$\frac{3}{4}$ Time	75% of the full-time grant award
6-8 Credits	$\frac{1}{2}$ Time	50% of the full-time grant award
1-5 Credits	Less than $\frac{1}{2}$ Time	25% of the full-time grant award*

\*Some grants, work study and loans require a minimum number of credits. These are detailed in each program's eligibility requirements.

Students who are enrolled less than full-time (12 credits) will need to email [finaid@greenriver.edu](mailto:finaid@greenriver.edu) to confirm their enrollment level and request to have their aid adjusted to their planned enrollment level before disbursement of funds.

## Types of Financial Aid Available

Financial aid includes grants, tuition waivers, student employment, scholarships, and student loans.

- Grants and tuition waivers are need-based forms of aid that generally do not have to be repaid
- Student employment is available to help students pay for school through paid employment
- Loans are a form of aid available that must be repaid with interest upon graduation, leaving school, or dropping below six (6) credits per term

Grants and scholarships are automatically accepted on the student's behalf at the time of awarding. Work study and loans have to be accepted by the student.

### Federal Pell Grant

To receive the Pell Grant, students must complete the FAFSA. Students must meet all requirements for federal student aid.

The Federal Pell Grant is awarded based on financial need to undergraduate students. The initial award amount is based on the EFC and assumed full-time enrollment (12+ credits) for a maximum of four terms. The amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to be the equivalent of eighteen (18) quarters of full-time enrollment.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is awarded based on financial need to students with an EFC of 0 who are eligible to receive a Pell Grant. The award is not prorated for less than full-time enrollment. However, students must enroll in a minimum of six credits per term to receive FSEOG.

### Washington College Grant

To apply, students must complete either the FAFSA or the WASFA. To be eligible for state aid, students must meet all requirements for state student aid.

The Washington College Grant is awarded based on need. The award amount is based on annual income and family size. Students must not have already earned a bachelor's degree in order to be eligible.

The initial award is based on assumed full-time enrollment (12+ credits) for all terms. The award is prorated for less than full-time enrollment, although a minimum of three credits is required to qualify for the award. Eligibility is limited to a lifetime maximum of fifteen (15) full-time terms.

### College Bound Scholarship

To apply, students must complete either the FAFSA or the WASFA. To be eligible for state aid, students must meet all requirements for state student aid. Students must have signed up for the College Bound Scholarship in the seventh or eighth grade and cannot have any felony convictions before high school graduation. Eligible students must enroll in college within one year of graduating high school.

College Bound Scholarship is awarded in combination with the Washington College Grant based on need to students in the highest eligibility range for state financial aid.

The initial award is based on assumed full-time enrollment (12+ credits) for all terms. The award is prorated for less than full-time enrollment, although a minimum of three credits is required to qualify for the award. Eligibility is limited to a lifetime maximum of twelve (12) full-time terms.

### Washington Bridge Grant

To apply, students must complete either the FAFSA or the WASFA. To be eligible for state aid, students must meet all requirements for state student aid.

The grant is awarded in combination with the Washington College Grant based on need to students in the highest eligibility range for state financial aid. The award amount is not prorated for less than full-time (12+ credits); however, students must enroll in at least six (6) credits to be eligible.

### Passport to College Promise

Passport to College Promise is a state grant program available to former foster youth or students aged 18 to 24 who are experiencing unaccompanied homelessness. To qualify, students must complete the FAFSA or WASFA, meet Washington State residency requirements, and enroll in at least six (6) credits each term. First time recipients of this grant cannot be older than 22.

### Green River College Grant and Tuition Waiver

Green River College reserves a percentage of tuition revenue and offers these funds to students who are Washington State residents or are eligible for in-state tuition. This is offered in the form of the institutional grant and tuition waiver.

The Green River Grant is offered based on need. The award is not prorated based on enrollment level, but a minimum of six (6) credits is required.

The Tuition Waiver is offered based on need. It may only be awarded to reduce the cost of tuition and cannot be applied toward fees or refunded directly to the student. The tuition waiver is not prorated based on enrollment level, but a minimum of six (6) credits is required.

### Work Study

Work Study is employment funds offered to eligible students based on need, determined by their FAFSA application. Students who indicate they are interested in Work Study employment on the FAFSA will receive a Work Study offer included in their aid award. Work Study allows students to earn an allocated amount by working. Students must be registered for a minimum of six (6) credits to participate in the Work Study program.

Students who are interested in using their Work Study offer can get started by:

- Accepting the offer in ctclink Self Service
- Applying for jobs via [Handshake](#)

Once a job offer has been accepted, email [workstudy@greenriver.edu](mailto:workstudy@greenriver.edu) to schedule onboarding orientation and complete hiring paperwork.

Work Study offers are automatically awarded to students for the school year (Summer to Spring) at the start of the academic year. After Fall quarter, any student interested in the Work Study program should email [workstudy@greenriver.edu](mailto:workstudy@greenriver.edu) to request a Work Study offer. If a student did NOT indicate interest in the Work Study program on their FAFSA and would like to participate, email [workstudy@greenriver.edu](mailto:workstudy@greenriver.edu) to request a Work Study offer.

### Federal Direct Loans

Federal Direct Loans are a form of financial aid that must be repaid with interest. There are two types of Direct Loans:

- **Direct Subsidized Student Loan:** Awarded based on need. The Department of Education pays interest while students are enrolled in school in at least six (6) credits. Payments are automatically deferred while students are enrolled in at least six (6) credits.
- **Direct Unsubsidized Student Loan:** Non-need-based loan available. The student is responsible for interest while in school. Payments are automatically deferred while students are enrolled in at least six (6) credits.

To apply, students must complete the FAFSA and verification (if selected). Students must meet all requirements for federal aid eligibility. The initial award amount is an offer after evaluating eligibility for

need-based aid. Students who are interested in borrowing their Direct Loan offer can get started by:

- Accepting all or a portion of their loan offer online in their ctLink Self Service, or/and submit [2023-24 Federal Direct Loan Worksheet](#)
- Completing a [Master Promissory Note](#),
- Completing an [Entrance Counseling](#) (required for first-time borrowers only)

Additional information about federal loan programs can be found on the [Loans page](#) of the GRC Financial Aid website.

The amount students can borrow is based on their year in school and status as independent or dependent. For independent students who did not have to provide parent information on the FAFSA, annual limits are:

Independent	Subsidized	Unsubsidized	Combined Limit
1 <sup>st</sup> Year	\$3,500	\$6,000	\$9,500
2 <sup>nd</sup> Year	\$4,500	\$6,000	\$10,500
3 <sup>rd</sup> /4 <sup>th</sup> Year (BAS)	\$5,500	\$7,000	\$12,500

For dependent students who did have to provide parent information on the FAFSA, annual limits:

Dependent	Subsidized	Unsubsidized	Combined Limit
1 <sup>st</sup> Year	\$3,500	\$2,000	\$5,500
2 <sup>nd</sup> Year	\$4,500	\$2,000	\$6,500
3 <sup>rd</sup> /4 <sup>th</sup> Year (BAS)	\$5,500	\$2,000	\$7,500

Interest rates and fees associated with Direct Loans (may be subject to change):

	Subsidized	Unsubsidized
Interest Rate	5.49%	5.49%
Origination Fee	1.057%	1.057%

### Private Education Loans

[Private Education Loans](#) are offered by private lenders up to the full cost of attendance and no federal forms are required. Terms may vary from lender to lender. Though not required, it is strongly recommended students first seek financial aid which may include grants, work study, and Federal Direct Loans, prior to considering private loans.

Students who are interested in Private Education Loans can get started by:

- Contacting a lender to receive a pre-approval for a Private Education Loan
- Submit [Private Loan Certification Request](#) to the school Financial Aid office



## Scholarships

Funding for scholarships is made possible through the generous support of individuals and organizations. The Green River College Foundation is one of the largest community college foundations in the country and offers many scholarships to Green River College students each year.

Individual scholarships may have specific eligibility criteria such as maintaining a certain grade point average (GPA) or enrollment level to qualify for funds awarded. Students should refer to the scholarship award letter they receive from the Foundation Office for the conditions of their award. The scholarship application is separate from the application for financial aid, although some scholarships may also require you to complete the FAFSA or WASFA as well.

Generally, scholarship applications are available between January through April, and funds are awarded for the following academic year. Additional information can be found on the [GRC Foundation website](#).

## Workforce Education Service

Workforce Education Service administers a variety of programs that are designed to support students who are seeking certificates and degree programs with an employment goal, as well as students enrolled in Transitional Studies programs. Eligibility, including eligible degree types, vary and are dependent on individual program requirements.

Students may receive assistance with tuition, fees, books, supplies and tools, as well as help in accessing other sources of support. Get started exploring [Workforce Education programs](#) online.

## Financial Aid Disbursement and Tuition Deadlines

Tuition deadlines for each term are published on the College's [website](#). Students who have been awarded financial aid funds or who have completed their financial aid application before the [priority processing due date](#) for the quarter will have a tuition hold placed on their account to prevent a drop for non-payment until funds can be disbursed to pay charges.

Financial aid funds that have been accepted will be automatically used to pay outstanding tuition and fees approximately 1-2 business days before the first day of classes. Students who are enrolled less than full-time (12 credits) will need to email [finaid@greenriver.edu](mailto:finaid@greenriver.edu) to confirm their enrollment level and request to have their aid adjusted to their planned enrollment level before disbursement of funds.

Any credit balance of eligible financial aid funds remaining after payment of tuition and fees will be refunded to students. Green River College partners with [BankMobile Disbursements](#) to deliver financial aid credit balance refunds. Funds are sent to BankMobile who in turn issues a refund according to the disbursement option selected by the student.

For questions regarding credit or debit card refunds, please contact the Student Financials Office at (253)288-3399 or by emailing [cashiers@greenriver.edu](mailto:cashiers@greenriver.edu).

## Special Circumstances

The FAFSA and WASFA applications collect income information from two years prior to the current school year (aid applications for the 2023-24 school year are based on 2021 income information). The Financial Aid Office recognizes that financial circumstances can often change and impact a families' ability to pay for the cost of education.

Students experiencing special circumstances impacting their income may request an evaluation of the income used to establish their eligibility or adjustments to their cost of attendance. This is done by submitting a [Change of Circumstances Appeal](#) to the Financial Aid Office.

## Financial Aid Census Date and Repayment Policy

The Financial Aid Office uses an "enrollment lock" date for federal grants (Federal Pell Grant and Federal Supplemental Educational Opportunity Grant) and state grants (Washington College Grant, College Bound Scholarship, Passport to College Promise, and Washington Bridge Grant). The "lock" date is also known as the "census date."

The census date is the 10<sup>th</sup> business day of the term, except for summer which has a census date of the 8<sup>th</sup> business day. Through this date, college policy allows students to drop classes without a grade of "W." Tuition refunds may also be issued for courses dropped following the [Withdrawal & Refund Rules](#).

Schedule changes made through the census date may have different impacts. Factors to consider include whether aid from the grant programs locked at census have already been disbursed, and whether classes were added or dropped. If you are thinking of dropping a class, please contact the Financial Aid Office first.

### Adding Classes

Students who add classes after the start of the quarter may be eligible for additional funds if their enrollment level is increased. For example, if the student was previously enrolled in 6 credits ( $\frac{1}{2}$  time) and adds a class for a new total of 9 credits, the student is now considered  $\frac{3}{4}$  time. All classes must be required for the student's current program of study.

Enrollment	Credit Load	Eligibility
9-11 Credits	$\frac{3}{4}$ Time	75% of the full-time grant award
6-8 Credits	$\frac{1}{2}$ Time	50% of the full-time grant award
1-5 Credits	Less than $\frac{1}{2}$ Time	25% of the full-time grant award*

After the census date, eligibility for federal and state grants will be re-evaluated for the term. If the student is determined to be eligible for additional funding, the grants will automatically be adjusted and disbursed to the student account.

### Dropping Classes

Dropping some, but not all classes, before the census date may result in reduced grant eligibility if the enrollment level is decreased. For example, if the student was full-time and after dropping classes is enrolled in 6 credits, the student is now considered  $\frac{1}{2}$  time.

After the census date, eligibility for federal and state grants will be re-evaluated. If funds were not previously disbursed for the term, the grants will be prorated to the lower enrollment level and automatically disbursed to the student account.

If funds were already disbursed at the higher enrollment level:

- **Federal grants** will be reduced to the eligible enrollment level which will result in outstanding charges owed to the college
- **State grants** require students to choose:
  - To repay the overpayment amount to the college
  - To keep the full amount and have their lifetime eligibility reduced accordingly (an attestation is required for this option)
  - If no response is received from the student, all state grants will be cancelled for the next enrolled quarter

If funds were already disbursed, and the student drops all classes, they will owe a repayment subject to the Return of Title IV Policy.

### **Late Starting and/or Early Ending Classes**

Classes that start after census date or end before the last day of the term can be included in the financial aid enrollment level if the student was enrolled in the class by the census date.

Students who drop a late start or early ending course on or before the scheduled class start date are considered to have not commenced attendance. This will require a review of the enrollment level and possible reduction of aid already disbursed.

## Return of Title IV Policy

Financial aid funds are awarded assuming students will attend Green River College for the entire term. If a student withdraws, the Financial Aid Office is required to calculate the amount of Federal Student Aid earned, also known as Title IV funds, and return the unearned part of the aid disbursed for the term.

There are two scenarios where a student is considered withdrawn which will result in a Return of Title IV calculation:

- When the student officially withdraws from all classes
- When the student earns a quarterly GPA of 0.0

### **Calculating the Return of Title IV Funds**

The Financial Aid Office follows a federal formula approved by Congress to calculate the amount of funds earned and the amount of funds that must be returned. This includes establishing the date of withdrawal and calculating the number of days the student attended against the number of days in the term. If the student completed at least 60% of the term, they are considered to have earned all Federal funds disbursed and no return is required.

Funds are returned in the following order:

1. Unsubsidized Federal Direct Loans
2. Subsidized Federal Direct Loans
3. Federal Direct PLUS Loans

4. Federal Pell Grants
5. Federal Supplemental Educational Opportunity Grants

#### **Returning of Unearned Funds**

Students who earned less than the amount disbursed will owe outstanding charges to the college. To pay the balance owing or to set up a payment plan, students will need to contact a cashier in [Student Financials](#).

Students who receive an approved Withdrawal Refund Exception Request may have their repayment amount reduced. Contact the Office of the Registrar for more information about Withdrawal Refund Exception Requests.

Students are encouraged to visit the Financial Aid Office to ask about the impact of withdrawing from classes before making changes to their schedule.

## Satisfactory Academic Progress Policy

#### **What is Satisfactory Academic Progress (SAP)?**

All students who apply for financial aid must maintain satisfactory academic progress. Students must maintain a 2.0 cumulative GPA and complete the number of credits registered for on the census date of each quarter. In addition, federal regulations require students to be on pace to complete their degree or certificate before reaching the maximum credit limit of 150% of the program length. For example, if you are in a program that requires 90 credits, you must finish your degree in less than 135 credits.

#### **Determination of Financial Aid Satisfactory Academic Progress Status**

Satisfactory Academic Progress will be evaluated for all financial aid applicants prior to processing aid. If a student has previous academic history at Green River College, the SAP determination will be based on the student's college transcript, regardless of whether or not financial assistance was received for the courses. Satisfactory Academic Progress will be reviewed at the end of every term and students will be notified via their preferred email if SAP standards are not met.

#### **Reinstatement of Financial Aid Eligibility**

Financial aid eligibility may be reinstated with an approved appeal, an official change of grade, or when the student self-reinstates by paying for classes out of pocket for one term. Financial aid eligibility will be reinstated when all credits are completed in the reinstatement quarter and a GPA of 2.0 or higher is earned. Self-reinstatement requires a minimum of 5 credits enrollment.

#### **Satisfactory Academic Progress Appeal**

Students may submit a [Satisfactory Academic Progress \(SAP\) Appeal](#) when failure to maintain good academic standing was due to personal or academic circumstances beyond the student's control.

**What are Green River College’s Financial Aid Satisfactory Academic Progress Statuses?**

<b>One Quarter of Enrollment</b>	<b>Full Time 12+ Credits</b>	<b>Three-Quarter Time 9-11 Credits</b>	<b>Half-Time 6-8 Credits</b>	<b>Less Than Half-Time 1-5 Credits</b>
Good Standing 2.0+ GPA	Completed 12 credits	Completed 9 credits	Completed 6 credits	Must complete all credits
Warning Status GPA = 1.0 - 1.99	Completed 6-11 credits	Completed 5-8 credits	Completed 4-5 credits	No Warning
Suspension Status GPA = 0.0 - 0.99	Completed less than 6 credits	Completed less than 5 credits	Completed less than 4 credits	Less than attempted credits

**Financial Aid: Meeting Satisfactory Academic Progress**

Student earns a cumulative and quarterly GPA of 2.0 or higher, completes the number of credits registered for on the census date of each quarter, and the student is able to graduate within 150% of the credit length of the program.

**Financial Aid Warning**

Student earned a quarterly GPA between 1.9 and 1.0 and/or did not complete the number of credits registered for on the census date of the quarter, and student is able to graduate within 150% of their program length. A student is able to receive financial aid while on financial aid warning status but must meet SAP standards during the following term of enrollment to remain eligible for financial aid.

**Financial Aid Suspension**

Student did not meet SAP standards while in Financial Aid Warning or Financial Aid Probation status, and/or student withdraws from half or more credits within a quarter or earns less than 1.0 quarterly GPA. Student is not eligible to receive financial aid while on Financial Aid Suspension.

**Financial Aid Probation**

This status is only issued when approved on a Financial Aid SAP Appeal. Student may receive financial aid for one term but must meet SAP standards by the end of that term to remain eligible for financial aid.

**Maximum Timeframe Exceeded**

A student may be considered for financial aid beyond the maximum of 150% of the program length by filing a Petition to Extend Financial Aid. Petitions are considered on a case-by-case basis and approved under exceptional circumstances only.

The complete [Satisfactory Academic Policy](#) is available online. Students are encouraged to contact the Financial Aid Office to ask about the impact of dropping or withdrawing from classes before making changes to their schedule.

## Washington State Aid Conditions of Award

If your award letter includes Washington College Grant and/or College Bound Scholarship.

By accepting state financial aid, you agree to the conditions listed below. If you have questions or find that you cannot comply with these conditions, please contact your institution's financial aid office.

1. You must meet the requirement for Washington State residency.
2. You do not owe a repayment to any state grant or scholarship nor are you in default on a state student loan.
3. You must be enrolled in an eligible program and not be pursuing a degree in theology.
4. If you hold a bachelor's degree or the foreign equivalent, you are not eligible to receive state grant funds.
5. If you do not attend or if you withdraw from your classes, you may owe a repayment of all or part of any state funds you have received.
6. You must maintain the academic progress standards established by your institution in order to receive additional state aid.
7. There could be other circumstances that would require a repayment or reduction in your current award amounts.
8. You must meet all eligibility requirements for the state aid program(s) awarded.
9. The offer of this financial assistance is subject to, and conditioned upon, the availability of funds. Washington Student Achievement Council (WSAC) and the institution through which the grant, scholarship, or work study is awarded, reserve the right to withdraw, reduce, or modify the awards due to funding limitations or due to changes in circumstances which affect your eligibility for the program(s).
10. If I fail to cash my check containing state funds or pickup any remaining funds by the close of the academic year, the funds shall be returned to the program at WSAC and treated as funds declined by me.

The State of Washington is offering you financial assistance to help support your educational expenses. Please visit [www.opportunitypathways.wa.gov](http://www.opportunitypathways.wa.gov) to receive more information about financial aid, scholarships, work study, and student loans.

You may choose to voluntarily make financial contributions to WSAC in recognition of the assistance that you received. All voluntary contributions will be used to provide financial assistance to other students. Please contact [finaid@wsac.wa.gov](mailto:finaid@wsac.wa.gov) for more information.