



2024-
2025

Financial Aid Guide



Financial Aid Office
Yakima Valley College
S. 16th Ave & Nob Hill Blvd.
Yakima, WA 98902

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Eligibility Requirements

Students are encouraged to apply for financial aid using the Free Application for Federal Student Aid (FAFSA). The student must meet the following to be eligible for federal student aid:

- Be a fully admitted student at Yakima Valley College (not Running Start)
- Have a high school diploma, GED, or equivalent
- Be a U.S. citizen or 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

The Washington Application for State Financial Aid (WASFA) is available to students who do not or cannot file a federal FAFSA application. Students who complete the WASFA application are applying for state aid only. If a student cannot file the FAFSA due to their immigration status or because they are undocumented, then they should complete the WASFA.

Application Process

To complete a FAFSA, the student must [create an FSA ID](#) at [studentaid.gov](#). A student will only need to create the FSA ID once, and they will continue to use this FSA ID to complete their FAFSA every year they request aid.

Due to changes introduced by the Department of Education and FAFSA Simplification, FAFSA is introducing the new term 'contributor.' A contributor is someone who is required to provide information on a student's FAFSA form. This can include a student's spouse or a parent (biological or adopted).

Every contributor, including contributors with no social security number, must have their own FSA ID to provide consent to have tax data transferred directly from the IRS to the FAFSA. If all parties do not provide consent, then the student will not be eligible for federal financial aid.

The WASFA can be accessed at the [Washington Student Achievement Council \(WSAC\) website](#). If it is the student's first time completing a WASFA, then the website will prompt them to complete the WASFA eligibility questionnaire before they can create their WASFA account.

The YVC Financial Aid Office receives the student's application data after a student completes their application and it has been processed. It is important for students to regularly check their ctcLink Homepage for any To-Do's, Tasks, and messages in their Message Center. That is where they will find YVC Financial Aid Office notifications, reminders or requests for additional documentation or action. Students are encouraged to regularly check both their preferred email they have on file with YVC and their YVC student email for general information and additional updates from different departments.

Verification

Students may be selected for a review process called verification. This means the YVC Financial Aid Office must review and verify the accuracy of information reported on the FAFSA. If the Department of Education selects a student for verification or our office needs to clarify their information, then we will request additional documentation. This can include copies of IRS Tax Returns or Transcripts, a verification worksheet, or other documents.

Students who are selected for verification will be notified through their “To Do” list in ctcLink. The assigned checklist item indicates what document(s) or information is required. Financial aid funds cannot be processed until verification is completed.

Financial Need

Financial Need is determined using two components: Student Aid Index (SAI) and Cost of Attendance (COA).

Student Aid Index (SAI)

Starting this year, FAFSA Simplification has renamed the Estimated Family Contribution (EFC) to the Student Aid Index (SAI).

The SAI is a formula-based index number ranging from –1500 to 999999 and is calculated using information that the student (and other contributors, if required) provides on their FAFSA or WASFA application. The YVC Financial Aid Office determines how much financial support a student may need based on where the student’s SAI falls in the SAI range.

Cost of Attendance (COA)

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

- Tuition and fees
- Books, course materials, supplies, and equipment
- Cost of housing and food (living expenses)
- Transportation expenses
- Childcare

***YVC only bills tuition and fees (and housing for students living in the Student Residence Center).**

Other costs can vary for each student’s needs and living situation.

Financial Aid Offer

Students are notified by email with a financial aid offer when their application is processed. The initial aid offer assumes that students will enroll in 12+ units 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.

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

Students who plan to enroll less than full-time (12+ units) must complete an [Enrollment Revision Form](#) to confirm their enrollment level and request to have their aid adjusted before funds can disburse.

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 need to be repaid.
- Student employment or work study is employment that helps students pay for school.
- Loans are a type of aid that needs to be repaid with interest once the student has graduated, left school, or dropped below 6 units per term.

Federal Grants

Federal Pell Grant

The student must be enrolled for at least one unit per quarter, meet federal eligibility requirements, and not have earned a prior bachelor's degree. Eligibility ends after the equivalent of six full-time years of Pell, completing 150% of units required for a program, or earning a bachelor's degree (whichever occurs first). Awarded based on financial need. The grant is prorated for less than full-time enrollment. Eligibility is limited to a lifetime maximum of 18 full-time quarters.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The student must be a Pell recipient and enrolled in at least one unit per quarter. The student must meet federal eligibility requirements with priority given to maximum Pell recipients. Awarded based on financial need. The grant is prorated for less than full-time enrollment. Eligibility is limited to a lifetime maximum of 18 full-time quarters.

State Grants

Washington College Grant

The Washington College Grant is one of the most generous and flexible financial aid programs in the country. The amount a student receives depends on family size, income, and the cost of their school or program.

WA College Grant is available to:

- Washington residents (including undocumented people)
- Recent high school graduates and working-age adults
- Low- to middle-income families and individuals
- People who plan to attend an approved certificate program, job training, apprenticeship, or college either part-time or full-time

College Bound Scholarship

The College Bound Scholarship program is an early commitment of state financial aid to eligible students who sign up in middle school and fulfill the scholarship pledge. This award is prorated when a student's enrollment drops below full time (12+ units).

Washington Bridge Grant

Washington College Grant recipients who receive a maximum Washington College Grant award (0-60% MFI), but are not College Bound eligible, are entitled to receive a \$500 Washington Bridge Grant.

The Washington Bridge Grant is an annual stipend awarded in addition to Washington College Grant to provide supplementary financial support to low-income students to cover higher education expenses beyond tuition and fees such as books, lab fees, supplies, technology, transportation, housing, and childcare.

This award is a flat rate limited to need, split evenly in a full year Financial Aid Offer and is not prorated by enrollment level.

Eligibility requirements include:

- enroll in at least three credits per term
- receive a maximum Washington College Grant award and still have remaining need
- meet satisfactory academic progress
- are NOT College Bound Scholarship eligible
- are NOT receiving the Passport to Careers

Passport to Careers

Created by the state of Washington, Passport to Careers, formerly known as the Passport to College Promise Scholarship, encourages foster youth to prepare for and succeed in college. Eligible foster youth can receive scholarships and other forms of financial aid that will help pay tuition and living expenses for up to five years of college. Scholars receive guidance from college academic and financial aid counselors, assistance finding housing during school breaks and over the summer, special consideration for the Washington College Grant and State Work Study financial aid programs, and help finding student employment.

YVC Grant and Waivers

Yakima Valley College Grant

Yakima Valley College Grant is an institutional grant that does not have to be repaid. This grant is available to students who are a Washington State resident with high financial need. Eligibility is determined by the Financial Aid Office.

Yakima Valley College Tuition Waiver

Washington residents demonstrating financial need may be eligible to have all or part of their resident tuition paid. Eligibility is determined at the time of awarding, and students must submit a FAFSA or

WASFA application to be considered for this award. This award only applies to tuition. Students must pay their mandatory and course fees. No refunds will be issued on awards exceeding tuition costs.

Work Study

The State and Federal Work Study programs help low- and middle-income undergraduate and graduate students earn money to pay part of their college costs while gaining valuable work experience in jobs related to their interests and goals. This allows students to develop career skills and job connections while avoiding added loan debt. To be eligible, students must meet the following criteria:

- File for financial aid by completing the **FAFSA** (Free Application for Federal Student Aid) or **WASFA** (Washington Application for State Financial Aid)
- Maintain satisfactory academic progress
- Be able to work legally in the United States
- Enroll in at least six units per term in a financial aid eligible program

Awards are based on the availability of funds and the student's determined financial need. Jobs are on-campus and pay biweekly.

Federal Direct Loans

Student loans are a form of federal financial aid. Students must complete a FAFSA and be enrolled at least half time (6+ units) per term to be eligible for federal loans. Yakima Valley College participates in the Direct Loan Program which is a low-interest federal loan program.

There are two types of Federal Direct Loans: Subsidized and Unsubsidized.

Direct Subsidized Loans do not accrue interest while the student is enrolled at least half-time.

Direct Unsubsidized Loans begin to accrue interest at the time of disbursement. Students have the option to make interest-only payments while they are still in school for Direct Unsubsidized Stafford Loans.

Steps for Applying for Federal Direct Loans

1. Submit a FAFSA Application.
2. Wait for your Award Letter. Your letter is viewable in your ctLink account and will be emailed to you.
3. Complete a Loan Request Form found on the YVC Financial Aid Forms webpage.
4. First-time borrowers must complete the Master Promissory Note and Loan Entrance Counseling on the Federal Student Aid website.
5. Allow 1 to 2 weeks for processing.

Loan fees, limits, and restrictions are subject to change.

2024-25 Loan Fees

A 1.059% origination fee will be charged on each Stafford loan disbursement (subject to change for loans with first disbursements after September 30 each year).

Loan Limits

- 1st Year Student: \$3,500/year maximum (subsidized up to need, then unsubsidized)
- 2nd Year Student: \$4,500/year maximum (subsidized up to need, then unsubsidized)
- 3rd and 4th Year Student in Applied Bachelor programs: \$5,500/year maximum (subsidized up to need, then unsubsidized)
- Dependent student: \$2,000/year additional unsubsidized loan
- Independent student: \$6,000/year additional unsubsidized loan (\$7,000/year if 3rd or 4th year applied bachelor)

Private Education Loans

For private education loans, students will work with outside lenders to obtain funding. The student must contact the financial office to inform them of which lender they have selected. The YVC Financial Aid Office will contact the student for confirmation and any additional information prior to certifying the loan. Loans cannot exceed a student's Cost of Attendance (COA).

Scholarships

Funding for scholarships is made possible through the generous support of individuals and organizations. Scholarships can be an important part of how a student pays for college. Eligibility and criteria for scholarships varies widely; they may be awarded based on academic achievement, leadership potential, artistic talents, athletic ability, career plans, field of study, or special hobbies or interests. Individual scholarships may have specific eligibility criteria such as maintaining a certain grade point average (GPA) or enrollment level to qualify for funds awarded.

Scholarship applications are separate from the application for financial aid (FAFSA), although some scholarships may also require the student to complete the FAFSA 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 online at:

<https://www.yvcc.edu/financial-aid/grants-scholarships/>.

Workforce Education & Training Funding Assistance

YVC offers special funding options for current and prospective students interested in workforce education programs and training. These special funding options include:

- Basic Food and Employment & Training (BFET)
- Early Achievers Grant
- Integrated Basic Education Skills Training (I-BEST)
- Opportunity Grant
- WorkFirst
- Worker Retraining

Eligibility varies and is dependent on individual program requirements. Additional information for these different options is available online on the [YVC Income-Based Tuition Programs](#) website.

Financial Aid Disbursement and Tuition Deadlines

Tuition deadlines for each term are published on the YVC website on the [Important Dates](#) section. Students who have been awarded financial aid funds will have a tuition hold placed on their account to prevent a drop for nonpayment until funds can be disbursed to pay charges.

All financial aid will be automatically used to pay any outstanding tuition and fees. Students who are enrolled less than full-time (12+ units) must complete the online Financial Aid Enrollment Revision form located on the [YVC financial aid forms](#) page to confirm their enrollment level and request their aid be adjusted before disbursement of funds.

Any remaining funds from a student's award after the payment of tuition and fees will be refunded to the student. Yakima Valley College delivers the refund through [BankMobile Disbursements](#). Students will receive email and printed instructions on establishing their refund preference with BankMobile after they are awarded.

Special Circumstances

The FAFSA and WASFA applications collect income information from two years prior to the current school year. The Financial Aid Office recognizes that financial circumstances can change and impact a families' ability to pay for the cost of education. Students experiencing special circumstances impacting their income or household expenses may request an evaluation of the income used to establish their eligibility or adjustments to their cost of attendance. [Forms are available online.](#)

Financial Aid Census Date and Repayment Policy

Financial Aid reviews and locks enrollment on the 10th day of the term for all students whose Pell Grant, Federal Supplemental Educational Opportunity Grant, state aid, and institutional aid funds have disbursed to pay tuition and/or refund to the student. Enrollment changes completed through the 10th day may result in an adjustment of eligibility for funds. Additional adjustments for courses added or dropped after the 10th day will not be made unless required for emergency changes to the census date, or the student withdraws from all eligible coursework.

Financial aid funds are increased for enrollment level changes from adding eligible courses through the 10th day. Additional funds awarded are applied toward payment of charges for classes added, and any remaining balance is refunded through BankMobile disbursements.

Enrollment level changes due to withdrawal from eligible classes prior to the 10th day will result in a repayment of Pell Grant, Federal Supplemental Educational Opportunity Grant, Washington College Grant, College Bound Scholarship, other state aid, and institutional aid funds received due to reduced eligibility. Money owed is identified as an overpayment.

The census date may be adjusted due to inclement weather or other unforeseeable circumstances that cause the campus to suspend operations during the first 10 business days of the term. In this event, Financial Aid, Enrollment Services, and the Business Office will coordinate efforts to extend refund periods and payment deadlines as needed.

If extenuating circumstances prevent a student from completing all enrollment transactions prior to the census date and attendance during the first week of the term can be confirmed by the instructor(s), the Financial Aid Office may authorize an enrollment adjustment on a case-by-case basis. Students should visit the Financial Aid Office for more information.

Return of Title IV Policy

For federal financial aid, YVC is required to calculate the portion of financial aid that has been “earned” by any aid recipient who does not complete the quarter and determine if “unearned” aid must be returned by the school or the student. Recipients who do not begin attendance must repay any aid that was disbursed. Those who begin attendance but withdraw from classes, are expelled, or otherwise stop participating may owe a repayment based on unearned aid.

The earned portion of aid is calculated by dividing the calendar days of attendance by the calendar days in the term (excluding any period of 5 or more consecutive days when classes are not held). If the student has completed more than 60% of the term, then the student will not owe a repayment.

However, if the student did not attend beyond this benchmark, the unearned aid percentage is calculated by subtracting the earned percent from 100%. For this policy, the "award amount" is the amount of grants and the net amount of any loans for which the student was eligible. All federal aid is included in the repayment calculation whether it was disbursed to the student’s account or directly to the student; however, 50% of federal grants are protected from student repayment for term start-up costs. Work study earnings are not included in this calculation.

- For federal aid, YVC must return the unearned percentage of institutional costs charged by the school. The student is responsible for the remaining unearned amount of grant funds (after 50% is protected). If the student had loans, loan funds are repaid according to the loan’s promissory note.
- If attendance is verified but a last date of attendance is not established, 50% of aid must be returned. If the financial aid office can determine the last date of attendance, the office may recalculate the repayment amount based on this date.
- The Financial Aid Office must return Title IV funds to the program from which the student received aid in the following order, up to the net amount disbursed from each source: Unsubsidized Direct Loans, Subsidized Direct Loans, Federal Pell Grant, Iraq and Afghanistan Service Grant, and FSEOG.
- The Return of Title IV Aid calculation must be completed no later than 30 days after the student officially withdraws or after the school becomes aware that they have ceased attendance. Unearned funds must be returned within 45 days of withdrawal. Students may do their own federal calculations by downloading the worksheet, [Treatment of Title IV Funds When a Student Withdraws from a Credit-Hour Program](#).

Satisfactory Academic Progress Policy

The Satisfactory Academic Progress policy ensures that students who receive financial aid make progress toward their academic goal. It is the expectation that students prepare themselves to be successful by enrolling in an appropriate program, selecting classes carefully, and accepting financial aid only if they

are in good standing and fully committed to successfully completing the quarter. Students should not accept aid after the start of any quarter unless they are meeting the standards to be successful in each of their classes. To receive financial aid at YVC, students must comply with the YVC Satisfactory Academic Progress for Financial Aid Policy. The policy consists of three measurements that are monitored quarterly after grades have been posted. These three measurements are:

1. **Grade Point Average:** GPA is a measurement of the quality of a student's academic performance. Financial aid recipients are expected to always maintain a GPA of at least 2.0.
2. **Pace of Progression:** Pace of Progression is the measure of a student's successful progress through an eligible program. All aid recipients must maintain a Pace of Progression of at least 67%. Pace is calculated by dividing the number of credits successfully completed by the total number of attempted credits. Credits transferred to YVC count both as attempted and earned credits.
3. **Maximum Time Frame:** Maximum Time Frame is defined as 150% of the standard length of the program. If a student is not capable of successfully completing the program within 150% of the credits required for completion, the student loses eligibility and may not complete the program on financial aid. A new time frame may begin after a student completes and graduates with a degree and enters a different eligible program.

You may view a downloadable copy of the full [Satisfactory Academic Progress Policy](#).

Students who lose their financial aid eligibility may request reinstatement by submitting an appeal for financial aid reinstatement after bringing their academic records in compliance with the financial aid requirements or by identifying mitigating circumstances and remedies that should be considered in reviewing the student's progress. For a copy of the Appeal for Financial Aid Reinstatement or for a copy of the Maximum Time Frame Appeal, please visit the [financial aid forms page](#).

Washington State Aid Conditions of Award

If a student's award letter includes Washington College Grant and/or College Bound Scholarship, please read the conditions of those awards below.

By accepting state financial aid, students agree to the conditions listed below. If students have questions or find that they cannot comply with these conditions, please contact the YVC Financial Aid Office. To be eligible, students must meet the following criteria:

- Meet the requirement for Washington State residency.
- Does not owe a repayment to any state grant or scholarship nor in default on a state student loan.
- Be enrolled in an eligible program and not be pursuing a degree in theology.
- A prior bachelor's degree or the foreign equivalent makes students ineligible to receive state grant funds.
- Not attending or withdrawing from classes may create a repayment of all or part of any state funds received.
- Maintain the academic progress standards established by the student's institution to receive additional state aid.

- There could be other circumstances that would require a repayment or reduction in current award amounts.
- Meet all eligibility requirements for the state aid program(s) awarded.
- 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 the student's eligibility for the program(s).
- Any remaining funds not claimed by the close of the academic year shall be returned to the program at WSAC and treated as funds declined by the student.

The State of Washington is offering student financial assistance to help support their educational expenses.

Please visit [Washington Student Achievement Council](#) website to receive more information about financial aid, scholarships, work study, and student loans.

Students may choose to voluntarily make financial contributions to WSAC in recognition of the assistance that they received. All voluntary contributions will be used to provide financial assistance to other students. Please contact finaid@wsac.wa.gov for more information.

Resources

Department	Phone	Email
Financial Aid	509-574-6855	finaid@yvcc.edu
Admissions	509-574-4712	admission@yvcc.edu
Registration	509-574-4700	registration@yvcc.edu
Cashiering	509-574-4660	cashier@yvcc.edu
Counseling & Advising	509-574-4956	counseling@yvcc.edu

Writing Center

The mission of the Writing Center is to provide writing support to student writers at all levels of experience and writing skills across the curriculum.

The Writing Center can assist students with class assignments, scholarship essays, and writing appeals for financial aid forms.

Phone: 509-574-4829 Email: wcenter@yvcc.edu

Math & Tutoring Center

The mission of the Math & Tutoring Center is to provide one-to-one support to students at all levels of experience and skills in math and other disciplines across the curriculum.

Phone: 509-574-4995 Email: tutoringcenter@yvcc.edu