

MEMORANDUM

December 2025

TO: Interested Parties
FROM: Protect Borrowers (formerly Student Borrower Protection Center),
Andrew Martin, Doctoral Student, UC Merced,
Charlie Eaton, Associate Professor, HERE Lab, UC Merced
RE: **Investigative findings related to California colleges’ continued use of unlawful transcript withholding practices.**

OVERVIEW

Today, hundreds of thousands of current or former college students owe debts to an institution of higher education, or “institutional debt.”¹ Unlike other traditional creditors, colleges and universities have historically had extraordinary tools to collect on these debts, including the ability to withhold a student’s academic transcript which hinders their access to higher education and makes it harder to secure employment necessary to repay these debts. In response, in October 2019, California lawmakers passed and Governor Gavin Newsom signed AB 1313 (Rivas) prohibiting California colleges and universities from withholding an academic transcript from a current or former student in order to collect on institutional debt.² Despite the ban being California law for six years now, it appears that dozens of colleges and universities continue to include transcript withholding policies in their websites and student handbooks, potentially subjecting millions of students to unlawful transcript withholding. The following memo provides an overview of findings from a months-long investigation into the ongoing use of unlawful transcript withholding policies across California, spearheaded by The Higher Education, Race, and the Economy (HERE) Lab at the University of California, Merced and Protect Borrowers.

¹ Eaton et. al., Creditor Colleges: Canceling Debts that Surges During COVID-19 for Low-Income Students, Student Borrower Protection Center (March 2022),

<https://www.luminafoundation.org/wp-content/uploads/2022/04/creditor-colleges.pdf>.

² A.B. 1313, 2019 Assemb., Reg. Sess. (Ca. 2019),

https://leginfo.ca.gov/faces/billTextClient.xhtml?bill_id=201920200AB1313.



FINDINGS

The investigation included reviews of the websites of approximately 150 California public colleges and universities. Upon completing our investigation, we discovered that 44 colleges and universities disclosed unlawful transcript withholding policies or included ambiguous policies that suggest students could be subject to unlawful transcript withholding. Specifically, 26 colleges continued to report engaging in unlawful transcript withholding policies for students with outstanding institutional debts. Separately, 18 colleges included more ambiguous language relating to placing holds on a student's account or academic record. It is unclear whether these schools limit access to an academic transcript as part of the students' academic record hold. The following documentation provides exhibits with screenshots of the explicit and ambiguous policies found across university websites.

ABOUT INSTITUTIONAL DEBT

While institutional debts may range in size and scope, they can prevent students from making progress toward their degrees and lead to long-term financial harm.³ Institutional debt can range from unpaid fees, including parking fines and overdue library charges, to unpaid tuition. The most common institutional debt is incurred when students unexpectedly withdraw mid-term, forcing schools to return federal financial aid—such as Pell Grants and federal student loans—to the federal government.⁴ Schools then choose to charge students for the returned amount. Since Pell Grants are awarded based on financial need, these debts almost exclusively affect low-income students and students from marginalized communities. The COVID-19 pandemic exacerbated the institutional debt crisis, as it forced record numbers of students to withdraw from their courses. As a result, institutional debts ballooned and more than 750,000 low-income students owe more than \$390 million in debt to California public colleges.⁵

³ See Butrymowicz et. al., Overdue Tuition and Fees, Even \$41, Can Derail a Community College Education, L.A. Times (Mar. 17, 2022), <https://www.latimes.com/california/story/2022-03-17/overdue-tuition-and-feescan-derail-community-college-education>.

⁴ See 34 C.F.R. § 668.22.

⁵ Eaton et. al., Creditor Colleges: Canceling Debts that Surges During COVID-19 for Low-Income Students, Student Borrower Protection Center (March 2022), <https://www.luminafoundation.org/wp-content/uploads/2022/04/creditor-colleges.pdf>.



While AB 1313 (Rivas) prohibits colleges from withholding transcripts due to outstanding institutional debts, schools continue to have an array of harmful collection practices at their disposal, including withholding diplomas, preventing students from registering for classes, referring students to third-party debt collectors, and even offsetting state tax refunds through the Interagency Intercept Collection Program at the Franchise Tax Board. Last session, AB 850 (Pacheco) sought to create critical guardrails for the use of certain institutional debt collection practices and increase transparency.⁶ Our investigation further demonstrates the need for more transparency into the debt collection practices of colleges across the state to ensure that students are protected and that colleges and universities are following the law.

⁶ Press Release, The Campaign for California Borrowers' Rights, *Assemblywoman Pacheco, Students and the Campaign for California Borrowers' Rights coalition unveil the Increasing Institutional Debt Transparency and Protecting Students Act* (Feb. 20, 2025), <https://www.californiaborrowers.org/press-statement-ab-850>.

COLLEGES WITH EXPLICIT TRANSCRIPT WITHHOLDING POLICIES

The following colleges display unlawful transcript withholding policies to collect institutional debt.

Coastline College	6	East Los Angeles College	11
Golden West College	6	Solano Community College	12
Skyline College	7	Southwestern College	12
Clovis Community College	7	West Valley College	12
Madera Community College	8	City College of San Francisco	13
College of the Desert	8	Cal Poly San Luis Obispo	13
San Bernardino Valley College	8	California State Monterey Bay	13
Grossmont College	8	Imperial Valley College	14
College of the Sequoias	9	Victor Valley College	14
De Anza College	9	Palo Verde College	14
Foothill College	9		
Compton College	10		
Evergreen Valley College	10		
Saddleback College	10		
El Camino College	11		
Riverside City College	11		

COLLEGES WITH AMBIGUOUS POLICIES THAT MAY LEAD TO TRANSCRIPT WITHHOLDING

The following colleges display ambiguous policies that may subject students to transcript withholding to collect institutional debt.

California State University, Sacramento	15	Coalinga College	20
San Francisco State University	15	Porterville college	20
Orange Coast College	16		
Los Medanos College	16		
Merritt College	16		
Cerro Coso College	17		
Las Positas College	17		
Citrus College	17		
Moreno Valley College	17		
Gavilan College	18		
Long Beach City College	18		
Los Angeles Harbor College	18		
Mt. San Jacinto College	19		
Palomar College	19		
Santa Monica College	19		
Shasta College	19		

DOCUMENTATION OF EXPLICIT TRANSCRIPT WITHHOLDING POLICIES

The following images include screenshots directly from university websites.

COASTLINE COLLEGE

Students Owning Less Than \$25

Students' who have a balance due of less than \$25 will not be dropped from classes, but unpaid balances will result in a hold on your account that prevents obtaining student records, including transcripts, verifications of enrollment, diplomas, etc.

Students Owning \$25 or More

Students' who have a balance due of \$25 or more will be dropped from classes (including Waitlist classes) if payments are not received by the fee payment deadlines.

<https://perma.cc/GO2Y-8Q5F>

GOLDEN WEST COLLEGE

Start of Spring Term:

Saturday, January 31, 2026

Students who are enrolled in classes when the term begins, and have not paid fees, WILL NOT be dropped for non-payment. Students will incur a financial obligation to the college AND a hold will be placed on their record if payment is not received or they do not drop prior to the refund deadline.

Once the Term Has Started:

Students who register for classes after the term begins **WILL NOT** be dropped for non-payment. Students will incur a financial obligation to the college AND a hold will be placed on their record if payment is not received. This hold will block future registration (adds, drops), obtaining transcripts, grades, diplomas, or verification of enrollment until all fees are paid.

<https://perma.cc/UU63-FNNA>

SKYLINE COLLEGE

Return of Federal Funds (Return of Title IV or R2T4)

Financial aid recipients who withdraw completely or reduce units before or equal to 60% of the semester is over may have to return a portion of the aid received which was not earned.

Students who withdraw and do not repay funds will have an institutional hold placed on future SMCCCD registration, transcripts and a national hold placed on future aid eligibility at any institution.

Please **contact the Financial Aid Office** to schedule an appointment to meet with the Financial Aid Counselor before withdrawing from any or all of your classes.

<https://perma.cc/4U2H-RX9U>

CLOVIS COMMUNITY COLLEGE

The financial aid office will perform a return of funds calculation to determine how much the institution and the student must return. If the institution is required to return funds on the student's behalf, the student will be billed and a hold will be placed on the student's account, which will prevent students from registering from classes and obtaining academic transcripts.

<https://perma.cc/6ZZD-U7KD>

MADERA COMMUNITY COLLEGE

Business Services Office Holds

Students with a hold will not be able to

- register for classes in this term or future terms

A business office hold may result from non-payment of any fees.

A Business Services Office hold may result from non-payment of any fees. Students with a business office hold will not be able to register for classes in this term or future terms until the balance is paid in full. A hold will also prevent students from receiving grades, transcripts, verifications, certificates or diplomas. Access transcripts in WebAdvisor or phone registration will also be denied until the business office hold has been removed.

Students with a hold should contact the business office for hold details at (559) 675-4164. 📞 Business holds can be cleared through payment at the business office, please refer to **[Making Fee Payments](#)**. Unresolved business office holds may be sent to collections.

<https://perma.cc/78BU-KPJT>

COLLEGE OF THE DESERT

- In the event that you have to repay funds you will be notified in writing of the requirement to return financial aid funds which will include the amount due. You will not be eligible for further financial aid funds until the amount owed is paid in full. In addition, your school records will be placed on HOLD and you will not be able to register for classes or request academic transcripts until the amount owed is paid in full.

<https://perma.cc/D5BX-JYV6>

SAN BERNARDINO VALLEY COLLEGE

Financial Obligations

Students who have an outstanding financial obligation will not be allowed to register for classes, receive grades, transcripts, diplomas or certificates, obtain enrollment verification or receive any other services normally afforded students in good standing. Examples of obligations falling under this policy include (but are not limited to) returned checks, unpaid loans, equipment breakage, and unpaid library fines. An item or service withheld shall be released when the student satisfactorily meets the financial obligation.

<https://perma.cc/9RFN-R3EG>

GROSSMONT COLLEGE

Students who have an Institutional Liability will have a hold placed on their record, prohibiting registration for future semesters or the receiving of academic transcripts until the debt is paid in full.

<https://perma.cc/4DZC-CFJD>

COLLEGE OF THE SEQUOIAS

Portion B: to be paid by the student to College of the Sequoias:

- You may be eligible to continue receiving financial aid payments if you owe this portion, however,
- Owing this fee to College of the Sequoias may block you from enrolling in future terms and accessing transcripts and grades.

<https://perma.cc/PYM5-LZPJ>

DE ANZA COLLEGE

Portion B, or the Institutional Return

Portion B must be returned by the college to the U.S. Department of Education.

- The college will treat this amount as a charge against the student's account at De Anza.
- A student may be able to receive additional federal aid while this charge is pending against the student account at De Anza, but the college may block the student from enrolling in classes, accessing transcripts or receiving grades.

<https://perma.cc/XPN2-BC9Z>

FOOTHILL COLLEGE

Additionally, for students who owe the college or Department of Education, holds may be placed on the student's ability to register and order transcripts and a National Student Loan Data System (NSLDS) hold may be placed after 45 days, preventing further Title IV aid until the debt has been resolved. If repayment does not happen in a timely fashion the student will be sent to collections by the A&R Office for debts owed to the college along with all debts.

<https://perma.cc/4SPE-BF28>

COMPTON COLLEGE

- Students who owe funds to Compton College will have a registration and records hold for subsequent terms and will not be able to request their official transcript until the balance is paid in full

<https://perma.cc/EFR7-HD35>

EVERGREEN VALLEY COLLEGE

Once the R2T4 calculation is completed, the student will be notified of their repayment responsibility to both the college and Title IV (Department of Education). The student's account will be updated to reflect the amount owed to the college. Students are responsible for repaying both portions of the debt (to the college and Title IV)

- **Repayment Timeline:** Students have 45 days to pay their balances at the Campus Business Services Office.
- **Holds on Records:** Failure to pay the college portion within the timeframe will result in holds on the student's record, preventing registration and transcript requests.
- **Reporting to NSLDS:** After 45 days, any unpaid balance owed to the Department of Education will be reported to the National Student Loan Data System (NSLDS) as an overpayment, which will block eligibility for future Title IV aid until resolved.
- **Collections:** Unpaid college debts may be sent to collections by the A&R Office.

<https://perma.cc/66BY-E8LF>

SADDLEBACK COLLEGE

Returning Unearned Funds

After Saddleback College determines the withdrawal date for a student who completely withdraws, an R2T4 calculation will be completed within 30 days. If the student has been overpaid, he/she will be notified of the amount and program of funds that are required to be repaid by the student. The student will be given 45 days to notify the college of intent to repay the debt owed. If notification is not received and no payment has been made within 45 days of the date of notification, a student's information will be referred to the Department of Education for any student portion owed. During the initial 45 days, a hold will be placed on the student's account at Saddleback College which will prohibit registration for subsequent semesters or receiving academic transcripts until the debt is repaid. If unpaid after 45 days, the hold at Saddleback College will be lifted, however, a student's account information will be referred to the Department of Education and a hold will be placed on the National Student Loan Data System (NSLDS) and the student will lose financial aid eligibility until the funds have been repaid.

<https://perma.cc/9RCW-MUQU>

EL CAMINO COLLEGE

Returning Funds

After the type and date of withdrawal is determined, the R2T4 calculation will be completed within 30 days. If the student has been overpaid, he/she will be notified via US postal mail of the amount and program of funds that are required to be returned. The student will be given a period of time to return the funds in full to the institution and, if payment is not received, will then be referred to the Department of Education for any student portion due. If unpaid after 45 days, a hold will be placed on the student's Department of Education record and he/she will lose federal financial aid eligibility until the funds have been repaid. Students who owe El Camino College as a result of an R2T4 calculation will have a hold placed on their record, prohibiting registering for subsequent semesters or receiving academic transcripts until the balance is paid.

For additional questions, please contact eccfaid@elcamino.edu

<https://perma.cc/E5FB-MKE6>

RIVERSIDE CITY COLLEGE

If your home college (RCC, MVC, NC) is required to return funds based on your Return to Title IV calculation, you will be billed the colleges portion to be paid directly to that college. Should you fail to repay these funds by the required deadlines, there will be a hold placed on your RCCD records, you will not be able to enroll in future classes and you will not be able to receive official transcripts from RCCD.

<https://perma.cc/KVR5-62K3>

EAST LOS ANGELES COLLEGE

What happens if I don't pay the money back?

You may become ineligible for any future Title IV program and a hold may be placed on your Academic and Financial Aid record. Your account may be referred to a collection agency and subject to collection costs.

Can I get my transcripts if I owe money to the college?

No.

<https://perma.cc/TW4P-XVNP>

SOLANO COMMUNITY COLLEGE

Institutional Returns

Solano will return this amount to the government and will charge the debt on your MySolano Student account for repayment.

- You may be eligible to continue receiving financial aid disbursements if you owe this portion.
- Owing this debt to the College will block/prevent you from enrolling/registering in future terms, accessing transcripts, and viewing your grades.

<https://perma.cc/246Z-XX88>

SOUTHWESTERN COLLEGE

Returning Funds

The R2T4 calculation will be completed within 30 days after the type and date of withdrawal is determined. If the student has been overpaid, he/she will be notified via email of the amount and program of funds that are required to be returned.

Students who have an Institutional Liability will have a hold placed on their record, prohibiting registration for future semesters or the receiving of academic transcripts until the debt is paid in full.

<https://perma.cc/6ASE-FGJL>

WEST VALLEY COLLEGE

XIV. Consequences of Non-Repayment

1. Students who owe the U.S. Department of Education for an overpayment of Title IV funds are not eligible for any additional federal financial aid until the overpayment is paid in full or payment arrangements have been made with the U.S. Department of Education.
2. Students who owe WVC because of an R2T4 calculation will be placed on a financial hold. Students will not be allowed to register for subsequent semesters or receive academic transcripts until the balance is paid in full or until payment arrangements have been made.
3. In addition, at the time the R2T4 calculation is completed, if the student received Federal Direct Loans, WVFA will notify students of the federal Loan Exit Counseling requirements.

<https://perma.cc/R2D3-5P5M>

CITY COLLEGE OF SAN FRANCISCO

Refund of Tuition & Fees vs. Return of Financial Aid Disbursement

Both calculations are done when a student withdraws from CCSF. If a student needs to return the financial aid disbursement to the DOE, the student may also need to pay for any tuition & fees, should the student not be eligible for a refund of tuition & fees. In this case, the student will owe a balance to CCSF. **Failure to return funds will cause a registration and official transcript hold on the student account.** All past due accounts are submitted to Chancellor's Office Tax Offset Program (COTOP) for collection

<https://perma.cc/ZC4J-R94A>

CAL POLY SAN LUIS OBISPO

STUDENT ACCOUNTS

For students with outstanding payments or refunds

CONTACT INFORMATION	KEY DETAILS
<p>Student Accounts Building 01, Room 211 805-756-1428 📞 studentaccounts@calpoly.edu afd.calpoly.edu/student-accounts</p>	<p>To qualify for a full refund of mandatory campus fees, and nonresident tuition if applicable, all courses must be dropped through the online registration process prior to the first day of the academic term.</p> <p>Completion of up to 60% or end of drop period of the term: entitled to pro-rata refund of Category I and II mandatory system wide and campus fees including non-resident tuition if applicable.</p> <p>Holds: <i>To ensure future access to grades and transcripts, students should review their account balance on their Cal Poly portal.</i> Payment can be made online through the CASHNet portal or in person at the Cashier's Office, Administration Building (Bldg 1), Room 131E.</p> <p>Students who have an overdue balance will have a financial hold placed on their academic records until the balance is paid to zero. The hold restricts the student from receiving University services, including but not limited to registration.</p>

<https://perma.cc/648E-7E5P>

CALIFORNIA STATE MONTEREY BAY

Registration holds

Holds can prevent you from registering for classes, adding and dropping classes, **receiving transcripts**, obtaining grades, or graduating.

Holds are placed on a student's account for various reasons, including money due to the university, library fines, outstanding dishonored checks, lost key charges, immunization requirements not being met, or admission requirements not being met.

All holds must be cleared before you can register. Login to OASIS from your dashboard to view any holds that may be on your record and find information about how to resolve those holds. You should check your OASIS Self-Service for holds at least two weeks prior to your registration date in order to have time to clear any holds that may prevent registration.

<https://perma.cc/K3D4-JDZ7>

IMPERIAL VALLEY COLLEGE

Late Returns and Lost Items

- The library does not charge fines for the late return of materials.
- Borrowers will be charged for the replacement cost of materials not returned four weeks after their due date. A refund be given if you return the material within six months of payment of the replacement cost.
- Any money owed from lost items could prevent you from registering for classes or receiving transcripts until the obligation is cleared with the Library.

<https://perma.cc/U783-SG8A>

VICTOR VALLEY COLLEGE

Failure to Pay Financial Obligations

The District may withhold grades, transcripts and diplomas, and may withhold enrollment privileges or any combination thereof from any student or former student who has been provided with written notice that he/she/they have failed to pay a proper financial obligation due to the District. Any item or items withheld shall be released when the student satisfactorily meets the financial obligation (California Education Code Sections 76300-76396.4 (https://leginfo.ca.gov/faces/codes_displayexpandedbranch.xhtml/?tocCode=EDC&division=7.&title=3.&part=47.&chapter=2.&article=) and Victor Valley Community College District AP 5030 (<https://www.vvc.edu/sites/default/files/2023-08/AP%205030%20-%20Fees%20-%20approved%2007.31.23.pdf>) for additional information including “Drop for Non-Payment” provision.

<https://perma.cc/V7UN-9RD2>

PALO VERDE COLLEGE

Transcript Policies

Transcript orders will NOT be processed until all outstanding debts and/or holds are cleared.

If you need a transcript sent after a Grade Change is made, please confirm the grade in Web Advisor before ordering your transcript. The first two transcripts (lifetime) a student can request are FREE. However, FREE requests are not available through Transcript Plus®. FREE orders must be done in person at the Admissions & Records counter.

STUDENT OBLIGATION POLICY

Palo Verde Community College District may impose restrictions on those students and former students who fail to clear district obligations. The restrictions are that students or former students may not receive grades, transcripts, diplomas or other earned certificates, enrollment verification or any other services normally afforded students in good standing. Examples include but are not limited to: returned checks, unpaid loans, and unpaid library fines. An item or service withheld shall be released when the student satisfactorily meets the financial obligation. All checks returned due to insufficient funds are subject to a fee of \$25.

<https://perma.cc/2925-SVL4>

DOCUMENTATION OF AMBIGUOUS POLICIES THAT MAY LEAD TO TRANSCRIPT WITHHOLDING

The following images include screenshots directly from university websites.

CALIFORNIA STATE UNIVERSITY, SACRAMENTO

Consequences of Outstanding Repayment Obligation

Sacramento State does not have the authority to waive or write off the repayment requirement regardless of the reason for the withdrawal, including extenuating circumstances such as illness, accident, or grievous personal loss.

A student who fails to return the unearned Federal Financial Aid funds will be referred to the U.S. Department of Education for collection and the University may withhold permission to register, to use facilities, or render services. Until the repayment issue is resolved, the student's Free Application for Federal Student Aid (FAFSA) record will be "flagged" every time a student files for aid. A student in repayment is ineligible for Financial Aid at any other institution in the nation until it can be verified the student is in repayment. In addition to referral to the U.S. Department of Education, failure to pay this debt by the due date may also result in an offset of your state income tax refund, and/or referral to a third-party collection agency.

<https://perma.cc/4F3J-UYBR>

SAN FRANCISCO STATE UNIVERSITY

After you withdraw, you may receive the following notices:

1. The Office of Student Financial Aid will send you an email informing you of the amount you need to repay to the Federal Pell Grant and/or Federal SEOG. You will be given a deadline to repay this obligation to SF State. If you miss this deadline, the Federal grant obligation will be referred to the Department of Education and NSLDS. You will then need to contact the Department of Education to make the payment. Once the referral is made, you will be ineligible to receive further financial aid from any colleges until you pay the obligation in full or make a repayment arrangement with the Department of Education, as your FAFSA will be flagged regarding this obligation. Your credit report may also be affected.
2. The SF State Bursar's office sends a notification through e-Bill for any outstanding balances. Please be aware, eBills are only sent out 30/60/90 days after the first day of the semester. Failure to repay campus obligation may result in the university withholding your ability to register and receive campus services. Any unpaid obligation will be referred to the Franchise Tax Board and or Collections. Referral to the Franchise Tax Board may result in the garnishing of your state tax refund.

SF State does not have the authority to waive or write off the repayment requirement regardless of the reason for the withdrawal, including extenuating circumstances such as illness, accident, or grievous personal loss.

<https://perma.cc/ROU5-UKKE>

ORANGE COAST COLLEGE

PRIVACY OF AND ACCESS TO STUDENT RECORDS

The Information Practices Act of 1977, California Civil Code, Sections 1798 et. seq., guarantee certain rights:

The Right to Privacy: Only information about you that is relevant and necessary to carry out the purpose of the college will be collected. This information will be used only in the administration of specific college programs.

The Right to Access: You may request access to any records about you that are maintained by the college. The college shall promptly let you or your chosen representative inspect or shall provide you copies of any document or item of information in your case record, within 15 working days of a written request. In a few cases, medical or psychological information will be released only to an appropriate licensed professional chosen by the student.

Protection Against Re-disclosure: All persons who are allowed access to your records are prohibited from disclosing this information to anyone else without your specific, informed, written consent. There are specific instances where information may be released without your informed, written consent, such as in the case of a medical emergency.

Student Identification Number: Students are not required to provide their social security number except to receive student financial aid and the 1098T Hope Tax Credit Form. However, social security numbers are helpful in identifying student records upon transfer to other institutions. All students are strongly encouraged to select a personal identification number to protect electronic access to their records.

Records Holds: Per California Education Code, Title 5, a student's records may not be released if there are outstanding fee obligations.

<https://perma.cc/B9LX-YKXN>

LOS MEDANOS COLLEGE

Failing to Begin Attendance (No Show)

If financial aid is processed for a student that never begins attendance in any of the classes for which they registered in the term, the student is not eligible for award and all aid will be canceled. A financial aid hold will be placed on the students record and the student will be responsible for repaying the funds to the college.

If financial aid is processed for a student that does not begin attendance in a portion of the classes for which aid has been processed, the original award will be adjusted. If it is determined that the student has been overpaid financial aid, a financial aid hold will be placed on the students record and the student will be responsible for repaying the college.

<https://perma.cc/78Y3-FLLX>

MERRITT COLLEGE

Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid

If you withdraw completely from classes during the tuition and fee refund period, and you received a California Colleges Promise Grant (CCPG) to waive your fees, you will not receive a refund on the fees waived by the CCPG. A student who receives financial aid and then completely withdraws from classes prior to completion of 60% of the semester will be assessed a percentage of unearned financial aid. You earn aid as you progress through the semester. For example, if you complete 30% of the semester, you earn 30% of your aid awarded for the term.

Students will be required to repay the institutional portion of assessed refunds; failure to repay will result in a hold on academic records and any future registration at Peralta. Any federal portion due will be referred to the U.S. Department of Education, and failure to make satisfactory repayment arrangements or failure to make any of these payments will make you ineligible to receive further aid at any college.

<https://perma.cc/5V88-7BJB>

CERRO COSO COLLEGE

Return to Title IV Funds Policy for Kern Community College District (Bakersfield, Porterville, and Cerro Coso Colleges):

The College will determine the amount of federal financial aid a student has earned in accordance with federal law. Federal financial aid ("Title IV funds") is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student originally received. Recipients of federal programs are subject to the Return of Title IV funds requirements. Students who receive federal financial aid and do not attend any classes will be required to repay all of the funds they have received to the college. Students who withdraw from all classes prior to completing more than 60% of the semester will have their financial aid eligibility recalculated based on the percentage of the semester completed and will be required to repay any unearned financial aid they have received. Failure to repay unearned funds could result in a hold on students' account and loss of federal aid eligibility nationwide.

<https://perma.cc/K27M-ZG6V>

LAS POSITAS COLLEGE

Withdrawal from Classes or Earning No Credit After Receiving Aid

Federal law requires students to repay a portion of the funds received if they completely withdraw from school before the 60% point of the term, as measured in calendar days (not school days). Note: If a student withdraws after they have earned 60% of their grant, the student does not owe any repayment. Students who earn no units in a term with a zero grade point average (GPA) are subject to the same repayment regulations unless the student can document that they remained in class past the 60% point of the term. The repayment regulations are referred to as 'Return to Title IV.'

Students who are considering withdrawing from a course or completely withdrawing from the College are highly encouraged to visit the Financial Aid Office before withdrawal to discuss financial ramifications and to receive advice about their potential repayment.

Once the College notifies the withdrawn student of the Return to Title IV (R2TIV) amount due, the student has 45 calendar days to repay any portion due to the federal government. If not repaid within 45 days, an overpayment "Hold" may be placed on the student's college financial aid record, in which case the student may lose eligibility, until satisfactory repayment arrangements are made with the college or until the debt is repaid in full.

Any amount of institutional funds the college is required to pay the federal government on the student's behalf, per R2TIV regulations, will be posted on the student's account and a college "Hold" may be placed. The "Hold" may be lifted only upon full repayment, or upon executing a repayment contract with the Financial Aid Office. The "Hold" will be put back on if the repayment terms of the contract are not upheld. Any part of the funds owed directly to the college may be referred to a collections agency, which may add collection fees.

<https://perma.cc/C9V2-X8SH>

CITRUS COLLEGE

Financial Holds

Students with an outstanding balance owed to the college may have a financial hold placed on their record by the Bursar Office. This hold will remain in effect until the balance is paid in full and may restrict access to registration and other college services.

<https://perma.cc/MD6H-YZCP>

MORENO VALLEY COLLEGE

If you are required to repay funds back to the school, you will have 45 days from the date you are notified to repay the amount owed in full. On the day after the deadline, if the amount due has not been paid in full, you will be reported in an overpayment status to the Department of Education and you will not be able to receive financial assistance at any school until the overpayment has been resolved.

If your home college (RCC, MVC, NC) is required to return funds based on your Return to Title IV calculation, you will be billed the college's portion to be paid directly to that college. Should you fail to repay these funds by the required deadline, there will be a hold placed on your RCCD records, and you will not be able to enroll in future classes at RCCD.

<https://perma.cc/8ORD-YV62>

GAVILAN COLLEGE

Students who owe a balance to the college will have holds placed on their records which will prevent the student from registering. After 45 days, the amount owed to Title IV will be reported to the National Student Loan Data System (NSLDS) as an overpayment which will prevent any further payment of federal financial aid until the debt has been resolved.

Students planning to drop their classes should contact the Gavilan College Financial Aid Office to see how their financial aid may be affected.

<https://perma.cc/9GW8-PYS9>

LONG BEACH CITY COLLEGE

Financial Obligations and Holds

University offices, including but not limited to the Library, may request that a student reimburse the University for an item that was not returned, returned late or damaged; or they may impose other charges. The requesting office may ask the Student Account Services Office to post this charge to the student's account. Once posted it becomes an obligation to the student. Student Account Services will be able to provide general information concerning obligations. The student will be directed to the appropriate department in which to inquire about the obligation. **Until all obligations are paid, or a written release from the originating office is received by the Student Account Services Office, a financial hold will be placed on academic records and the student is restricted from receiving University services, including but not limited to registration and grades.** If the obligation continues to appear on the University reports, the student's name will be submitted to the Franchise Tax Board. In this case, the student or former student, permanently loses the privilege of submitting checks as payment for fees or services. (Acceptable methods of payment are cash, cashiers' check or money order). The State then has the authority to withhold amounts owed to the University from any tax refund to which the student may be entitled. To pay your balance due - Cashier's Office, Brotman Hall 148. For information regarding the amount due call Student Account Services at (562) 985-5471 📞 (option 3).

<https://perma.cc/EE38-PMW5>

LOS ANGELES HARBOR COLLEGE

If R2T4 calculations determine that a student owes a repayment, the student will be notified by email. The student has 45 calendar days from the date of the notification to repay. **A hold will be placed on the student's academic and financial aid records. The hold will prevent the student from receiving college services and will jeopardize future financial aid eligibility.** Unpaid overpayments will be reported to the U.S. Department of Education for collection.

<https://perma.cc/W68H-CMSJ>

MT. SAN JACINTO COLLEGE

Before you go...

Please work with the Financial Aid Office to understand the repayment process. You will have 90 days (up to 45 days will be applied for overpayments processed towards the end of the academic year) to repay any money you owe to the Federal program(s). Once 90 days have passed, you will be referred for collection to the Department of Education Defaulted Resolution Group and will have to make repayment arrangements with the Federal government. During this time, you will not be eligible for Title IV financial aid at any school. If you make arrangements with the Federal government in a timely manner, you will maintain your student aid eligibility; however, you will still be in the collection process. Also, the debt due to the college for your withdrawal will need to be paid back or a hold will be placed on your account.

<https://perma.cc/P3NH-H6LZ>

PALOMAR COLLEGE

Institutional Liability

Palomar College is responsible for promptly addressing a Pell or FSEOG overpayment for which it holds liability within the program account. Palomar College will return this amount to the government and will charge the debt on the student's account for repayment. Students with an **institutional liability** owe the debt to Palomar College. Students in this scenario will have a hold placed on their academic records, preventing them from registering for subsequent semesters until the balance is paid in full or a payment plan is established with the Palomar College Cashiers Office.

<https://perma.cc/PF5S-B5PN>

SANTA MONICA COLLEGE

What happens if I drop classes after I receive my financial aid check(s), but do not drop all classes?

Your Pell, Cal Grant, and SEOG eligibility for a term is based on your enrollment level on the Financial Aid Census Day which will be around the 10th week of the Fall term and the 11th week of the Spring term.

If you receive your first payment based on an enrollment level of full time, 3/4 time, or 1/2 time — and then drop to less than 1/2 time before the Financial Aid Census Day, you will be considered to have been overpaid. The difference between your less than 1/2 time eligibility and what you were already paid—must be repaid!

Students that do not repay their overpayment will have a hold placed on their records!

<https://perma.cc/7LJB-CCF7>

SHASTA COLLEGE

Paying a Return to Title IV Balance

When the student owes a balance, a payment must be made within 45 days. Thereafter, a payment must be made to Shasta College every 30 days or less, or the account will be referred to collections.

A hold will be placed on the student's account and the student will not be able to register in future terms until the balance is paid in full.

<https://perma.cc/362T-F3ER>

COALINGA COLLEGE

The institution takes the following steps to contact students and request overpayments:

- A hold maybe placed, preventing registration and release of student records.
- A written request for repayment is mailed to the student.
- The overpayment is submitted for state tax offset.
- The overpayment may be referred to the Department of Education for collection.

<https://perma.cc/4W2H-Z9PG>

PORTERVILLE COLLEGE

When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student originally received. Recipients of federal programs are subject to the Return of Title IV funds requirements. **Students who receive federal financial aid and do not attend any classes will be required to repay all of the funds they have received to the college.** Students who withdraw from all classes prior to completing more than 60% of the semester will have their financial aid eligibility recalculated based on the percentage of the semester completed and will be required to repay any unearned financial aid they have received. **Failure to repay unearned funds could result in a hold on students account and loss of federal aid eligibility nationwide.**

<https://perma.cc/HP99-TNBT>