

Financial Aid Bulletin 2017-2018



FINANCIAL AID BULLETIN

Dear Student,

The San Diego Community College District (SDCCD) Financial Aid Bulletin is intended to help you understand the timeline and policies of processing financial aid. We hope you will review the Bulletin carefully before applying for aid for the 2017- 2018 academic year.

During the 2015-2016 academic year, SDCCD provided approximately 33,031 students with nearly \$84,193,747 in aid. Financial Aid resources are available, and we encourage you to apply if you need assistance in meeting part of your educational costs. All students are encouraged to visit our campuses and to speak with our financial aid staff. Our entire staff is committed to providing you the best possible service.

Best wishes in your educational endeavors!

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PHILOSOPHY AND GOAL

In keeping with the philosophy that no student should be denied a college education simply because of lack of funds, the Financial Aid and EOPS Offices of the San Diego Community College District are dedicated to assisting as many students as possible given the funding available each year.

The goal of the Financial Aid Office is to assist with financial concerns so that you might obtain maximum benefit from the

educational opportunities available. The Financial Aid and EOPS Offices at each college recognize that your situation is unique and your application is carefully analyzed with complete confidentiality regarding your personal financial information.

Information regarding academic programs, facilities, faculty, student services, and the refund policy for tuition and fees are printed in the college catalog. You may obtain a catalog by contacting the campus bookstore.

APPLYING FOR FINANCIAL AID

When to Apply

Apply for financial aid as soon as possible after October 1, 2016.

Application materials are available at each campus Financial Aid Office in October for the 2017-2018 academic year. Application processing may take 4-6 weeks. When required, the Financial Aid Office will request additional information which may delay processing further. You will be notified by an award letter of eligibility and disbursement dates.

October 1, 2016

You must create a FSA ID at <https://fsaid.ed.gov/npas/index.htm>. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

You may now file your application for Financial Aid and EOPS for the Fall 2017 and Spring 2018 semesters.

March 2, 2017

Deadline for new Cal Grant applicants to mail the GPA verification form for 2017-2018 to the California Student Aid Commission (CSAC). FAFSA or Dream Act * applications must also be filed on this date in order to be considered for Cal Grant. Cal Grant GPA's will be calculated and transmitted automatically for eligible college students.

April 15, 2018

Deadline for priority consideration for 2017-2018 Federal Supplemental Educational Opportunity Grant and Federal Work Study. The processor must receive your application by this date.

* The Dream Act application is for certain AB540 eligible students as determined by the college Admissions Office.

April 18, 2017 (per www.irs.gov)

Deadline to file your 2016 Federal Income Tax returns.

July 1, 2017

Deadline for priority review of completed financial aid files for students in Good Standing based on the Financial Aid Satisfactory Academic Progress policy.

September 2, 2017

Deadline to submit a GPA verification for Community College Competitive Cal Grant. Cal Grant GPA's will be calculated and transmitted automatically for eligible college students.

June 30, 2018

Deadline for Federal Pell Grants for the 2017-2018 academic year. The Central Processing System (CPS) must receive your application by your last day of classes for the term or June 30, 2018 whichever comes first. We strongly encourage you to apply early, in order to be considered for grant funds which may be exhausted.

Important:

All inquiries such as disbursement of funds, document submission, appeals, etc., MUST be made on or before the deadline date. After the close of the academic year or after the last day of attendance, we will no longer be able to process any financial aid application or disbursements.

REQUIREMENTS

You should apply early for financial aid whether or not you have been accepted for admission to the San Diego Community College District. However, we cannot begin processing of your application until you apply for admission to the college.

- You must be enrolled in a program of study leading to an associate degree, certificate of achievement, or transfer to a college/university, institution or in San Diego Mesa College Bachelor Degree program.
- **You must be enrolled in at least one class at the campus (City, Mesa, or Miramar) where you plan to receive your financial aid. Each campus is a separate institution and awards aid independently.**
- You are encouraged to follow an Educational Plan (see page 16) and to enroll only in classes towards your stated educational goals. You are also encouraged to receive financial aid from the campus that offers your declared major. Failure to do so could result in denial of financial aid.
- If your legal or mailing address is located in another state and you are enrolled in all online (web) classes, you may not be eligible for federal financial aid. Check in with your campus Financial Aid Office.
- You must meet and maintain the standards of satisfactory academic progress. Please refer to pages 15-18 for "How to Qualify For and Keep Your Financial Aid."
- Some Federal and State programs require students to be a high school graduate. This means you must also pass the State High School Exit Exam if applicable.
- As of July 1, 2012 you must have a high school diploma, General Education Diploma (GED) or a State approved High School equivalency. With the elimination of the Ability to Benefit (ATB) regulations, students will no longer have the option to pass an ATB test or to successfully complete 6 core/degree applicable units to qualify for aid, unless they attended any college prior to July 1, 2012. Students, who had previously qualified under the ATB regulations, will continue to be eligible to apply for Federal Financial Aid.
- You must NOT be in default on any Federal Education Loan (Perkins, Stafford, PLUS, Direct), or any other Federal loan at any college or institution. If you are in default, see page 14.
- You must NOT owe a refund or repayment on any Title IV grant program (Pell, FSEOG, State Student Incentive Grant) at any college or institution.
- You cannot receive aid while simultaneously enrolled in elementary or secondary school (high school) and college. You cannot receive federal or state grants and loans from two separate colleges at the same time.
- You must have financial need as determined by the Federal Methodology.
- You must be a U.S. citizen or permanent resident of the United States or be in the country for other than a temporary purpose with the intention of becoming a permanent resident. You may be required to provide proof of U.S. citizenship. Eligible non-citizens may be required to provide proof of permanent residency for federal aid. (Alien Registration Cards I 94, I 155, I 688 or U.S. Immigration and Naturalization letter granting asylum, etc.). Students with only "Work Authorization" status from the USCIS/DHS and the SSA are not Title IV eligible. International/Foreign Students (I 20 Visa holders) are also not eligible for financial aid. For further information regarding other eligible immigration status, please contact your Financial Aid Office.
- If you are a male, your Selective Service registration must be confirmed by the Selective Service agency, or you will be required to present a letter from Selective Service indicating that you have registered with the Selective Service System, or that you are not required to register.
- You must provide proof of a valid social security number if requested.
- You can only receive financial aid for up to one repeat of any course with a passing grade ("D" grades are considered passing for purposes of repetition).
- You will be ineligible for a period of time if you are convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid.

HOW TO APPLY

There is no fee for applying for financial aid.

The Free Application for Federal Student Aid (FAFSA) is an all-purpose application for the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study Program (FWS)
- Board of Governors Fee Waiver (BOGW)
- Cal Grants A, B, or C
- Full-Time Student Success Grant (FTSSG)
- California National Guard Education Assistance Award Program (CNG EAAP)
- Extended Opportunity Programs & Services (EOPS)
- William D. Ford Federal Direct Loans
- Parent Loan for Undergraduate Students (PLUS)

The following programs require you to complete a separate application:

- Extended Opportunity Programs & Services (EOPS)
- Parent Loan for Undergraduate Students (PLUS)
- Private Alternative Loans (Not Federal or State aid)

The following programs require you to submit a supplemental form:

- William D. Ford Federal Direct Loan (Subsidized, Unsubsidized and PLUS)
- Cal Grant C
- Applicants who have completed 16 or more degree applicable units will have their GPA automatically calculated & submitted electronically to CSAC by March 2, 2017 and September 2, 2017.

NOTE: Any student who does not meet this criterion must have a GPA verification form completed by one of the following:

- High School registrar
- Appropriate official at previous college of attendance

Methods of Applying

- FAFSA on the web at www.fafsa.gov (includes Renewal)
- *** NEW *** The FSA ID [a username and password] has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid

documents. If you do not already have an FSA ID, you can create one when logging in to fafsa.gov.

IRS Tax Transcripts

- To request an IRS Tax Transcript, students can call 1-800-908-9946 or order online at <http://www.irs.gov/> (in the "Tools" section, select "Order a Return or Account Transcript" or choose to print the document).

RE-APPLYING FOR AID (To be re-considered for aid)

You must re-apply for aid each year. You may do this by completing the on-line FAFSA application at www.fafsa.gov or completing a new paper FAFSA and mailing it to the processing center.

Because most continuing students are now reminded to re-apply for aid online, the processing center has discontinued paper Renewal FAFSAs and the paper Renewal FAFSA request process. You may access your renewal application data using the Renewal FAFSA on the website.

To renew your Cal Grant you must complete the renewal application, a new FAFSA or CA Dream Act application (for those eligible). Keeping your Cal Grant award from year to year requires that you maintain satisfactory progress and meet any additional criteria established by the California Student Aid Commission and/or state legislation.

San Diego City College

1313 Park Blvd
San Diego, CA 92101

Title IV school code 001273

San Diego Mesa College

7250 Mesa College Drive
San Diego, CA 92111

Title IV school code 001275

San Diego Miramar College

10440 Black Mountain Road
San Diego, CA 92126

Title IV school code 014172

CALIFORNIA DREAM ACT of 2011

The California Dream Act of 2011, authored by Assembly Member Gil Cedillo (Los Angeles), became law through the passage of two Assembly Bills, AB 130 and AB 131.

- AB 130 allows students who meet AB 540 criteria (California Education Code 68130.5(a)) to apply for and receive non-state funded scholarships for public colleges and universities.
- AB 131 allows students who meet AB 540 criteria to apply for and receive state-funded financial aid such as institutional

grants, community college fee waivers, Cal Grant and Chafee Grant.

Eligibility for the Board of Governor's Fee Waiver (BOGFW) at the California Community Colleges became effective in January 2013. Eligibility for Cal Grant became effective beginning with the 2013-2014 school year.

AB540 students (Dreamers) may complete the DREAM Application at: http://www.csac.ca.gov/dream_act.asp

SCHOLARSHIP ELIGIBILITY (AB540)

Effective January 1, 2012, all students (including all AB 540 students) are welcome to apply for any scholarship unless otherwise specified by the donor. Students who do not have a U.S. Social Security Number, must apply for and obtain an Individual Taxpayer Identification Number (ITIN) once a scholarship is awarded. An ITIN is required by law and applies to third parties who receive a scholarship and/or grant over \$600. This requirement is in compliance with the U.S. Treasury regulations.

RECEIVING FINANCIAL AID

Dependency Status

The rules and regulations for determining dependency status are established by the U.S. Department of Education (Federal).

I. You are considered to be an independent student if:

- you were born before January 1, 1994
- you are legally married as of the day you sign the FAFSA
- you are currently serving on active duty in the U.S. Armed Forces for purposes other than training
- you are a veteran of the U.S. Armed Forces
- you have legal dependents other than a spouse (as defined in the FAFSA instructions)
- after you were age 13, both of your parents were deceased, you were in foster care or you were a dependent or a ward of the court
- you are an emancipated minor as determined by the court in your state of legal residency

- you were in a legal guardianship as determined by the court in your state of legal residency
 - after July 1, 2016, your high school or school district homeless liaison determined that you were an unaccompanied youth who was homeless
 - after July 1, 2016, the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determined that you were an unaccompanied youth that was homeless
 - after July 1, 2016, the director of a runaway or homeless youth basic center or transitional living program determined that you were an unaccompanied youth that was homeless or were self-supporting and at risk of being homeless
2. All other students will be considered dependent and must provide parents' information on their FAFSA application.
 3. The unwillingness of your parents to sign or provide the required information or if you are self-supporting are not a valid justifications to be considered independent. If you feel you have an extenuating circumstance, please see the Financial Aid Office.



DETERMINING NEED

Determination of your financial need is based on information you provide on your Free Application for Federal Student Aid (FAFSA) or renewal application.

A student budget is an estimate of how much it will cost to attend college and support yourself during the period of attendance. Listed below are the student budgets for 2017-2018. Your actual costs may differ from our standard budgets.

Cost of Education

2017-2018 Student Budgets

	With Parents	Off Campus
Enrollment Fees	\$1,104	\$1,104
Health Fee	\$39	\$39
Food and Housing	\$3,673	\$13,293
Transportation	\$1,098	\$1,233
Personal Expense	\$3,276	\$3,006
Books and Supplies	\$1,854	\$1,854
TOTALS	\$12,618	\$20,529

- Tuition costs for non-residents (Out of State) will be added to the budgets.
- Loan origination fee of 1.068 % will be added when applying for a loan. [loan origination fees may increase at any time at the discretion of the U.S. Department of Education]
- If you are admitted to Mesa College's Bachelor program, the Cost of Education will be higher than the above Student Budgets. B.A. enrollment fees of \$ 2,016 will be added to the budget.

At the discretion of the Financial Aid Director or designee, adjustments may be made to an individual student's budget to reflect special circumstances.

$$\begin{array}{r}
 \text{Cost of Education} \\
 - \text{Expected Family Contributions} \\
 \hline
 = \text{Gross Financial Need}
 \end{array}$$

Your expected family contribution (the amount you and/ or your parents are expected to contribute for educational costs) is calculated taking into account your taxable income, non-taxable benefits, and assets. This is then added to any expected parent contribution, calculated from their taxable income and non-taxable benefits and assets, if applicable, and is subtracted from your student budget.

The difference is your financial need. The family contribution is determined using a federal formula which takes into account the size of the household, the number of students attending college, your age and/ or your parents' age, as well as other factors. Any additional financial resources such as AmeriCorps, or any outside scholarships, BIA grants, fee waivers, etc. are aid resources and will be deducted from your financial need.

If you do not qualify for financial assistance but you have special circumstances such as loss of employment or income, separation or divorce, death of a parent, etc., please contact the Financial Aid Office.



FEES & EXPENSES

Enrollment fees and tuition are determined by the State Legislature and are subject to change.

There are two categories of charges:

1) CA Resident

Enrollment Fee will be assessed to all students.

- \$46 per unit
Example: 12 units = 12 x \$ 46 = \$552.00

2) Nonresident

Tuition will be assessed if you are not a resident of the State of California as determined by the Admissions Office.

- \$221 per unit plus Enrollment Fee Example for 12 units:
12 x \$221 = 2,652.00
12 x \$46 = 552.00

Total nonresident fees for 12 units = \$2,928.00

Note: Additional enrollment fee associated with Mesa Baccalaureate Degree Program in Health Information Management (HIM) \$84 per unit.

Other fees per semester:

Health Services Fee

\$19.00 for City, Mesa and Miramar Colleges, and ECC. The Health Services fee is only waived for BOGW recipients, who are currently receiving Supplemental Security Income (SSI), TANF, or General Relief; and to documented members of religious groups whom depend on prayer for healing.

Student Representation Fee (optional)

\$1.00

Parking permit (optional)

Automobile	\$40.00
Financial Aid Students	\$25.00
Multiple Car	\$35.00
Motorcycle.....	\$17.50

Associated Students Membership Card (optional)

\$8.00 per academic year

FINANCIAL AID PROGRAMS

This section provides a general description of the programs available within the SDCCCD. Please contact your campus Financial Aid staff for detailed information.

BOARD OF GOVERNORS WAIVER (BOGW)

Enrollment Fee Waiver

As of 2017-2018, all students interested in applying for a BOGW must submit a FAFSA or CA Dream Act application.

The state funded Board of Governors Waiver provides funds to help low income students pay the enrollment fee. The enrollment fee is \$46.00 per unit. The enrollment fee is subject to change based on California legislation. Students can only receive a BOGW during the academic year in which they apply.

You will be eligible for a BOGW if you are a California resident and any one of the following applies to your status at the time of enrollment:

- You or your parents in the case of a dependent student, are receiving TANF (Temporary Aid for Needy Families), SSI (Supplemental Security Income), or General Assistance/ General Relief as main source of income at the time of enrollment.

- You have a letter from the Department of Veterans Affairs certifying that you meet the eligibility requirement of "certain disabled veterans, dependents of certain deceased or disabled veterans."
- You are a dependent of a deceased or disabled veteran of the California National Guard. You must submit a letter of certification from the California National Guard Adjutant General's Office.
- You meet the following income standards:

Number in Household (including yourself)	Total Family Income for 2016 (adjusted gross income and/or untaxed income)
1	\$17,820 or less
2	\$24,030 or less
3	\$30,240 or less
4	\$36,450 or less
5	\$42,660 or less
6	\$48,870 or less
7	\$55,095 or less
8	\$61,335 or less

Add \$6,240 for each additional family member.

To determine your eligibility for the Board of Governors Waiver based on the above standards, you will be considered independent if:

- You do not live with your parents, or your parent's registered domestic partner.
- You were not claimed as an exemption on any Federal income tax filed by your parents or your parent's registered domestic partner in 2016.
- Your income is below \$17,820.00.

BOG D WAIVER - HOMELESS STATUS

Effective July 1, 2017, AB 801 amended CA Education Code section 66025.9(b)(2) to state that "homeless youth" a student under 25 years of age, who has been verified at any time during the 24 months immediately preceding the receipt of his or her application for admission under the federal McKinney-Vento Homeless Assistance Act will be eligible for the BOG D waiver for a period of six years from the date of admission to the postsecondary educational institution or until the age of 25, whichever comes first. If a student applies and receives homeless youth status verification in one district, and subsequently applies in another district, they may risk losing their homeless youth status.

LOSS OF BOGW WAIVER

Effective Fall 2016 semester, new State regulations have changed eligibility requirements for the Board of Governors Fee Waiver; students who have not met the college's **Satisfactory Academic Standards** for two consecutive terms will no longer qualify for a BOGW the following term. This is based on new State regulations. Academic/Lack of Progress Probation is determined in two ways.

- **Lack of Progress** - is determined by the number of "W," "I," or "NP" grades, you must complete 61% of units attempted to maintain good standing.
- **Grade Point average** – you must maintain a minimum 2.0 grade point average at all times.

FEDERAL PELL GRANT

Filing deadline: June 30, 2018 or your last day of classes (whichever comes first)

The Federal Pell Grant Program is the largest Federal grant program and is the foundation of your total aid "package." Eligibility is determined by the federal government using a standard formula for all applicants. Grant amounts may range from \$592 to \$5,920 per year. A Federal Pell Grant is awarded based on full time enrollment (12 or more units per semester). If you enroll in less than 12 units, your payment will be adjusted accordingly. Beginning on July 1st 2012, ALL Federal Pell Grant recipients are subject to Pell Grant eligibility for a maximum of 12 semesters (6 years) of grant disbursed as a Full Time student. If you have a bachelor's degree, you are not eligible for a Pell Grant.

Conditions:

- Enrollment status for final disbursement amount will be determined each semester after the full semester add/drop period and will be the basis for your Pell payment.
- Classes that are added after the add/drop period will not be counted for Pell Grant disbursement purposes.
- See Disbursement of Aid & Enrollment Levels on page 11. For disbursement dates see your campus's website.

BOOKSTORE ACCOUNT

Prior to the beginning of each semester, a portion of your Federal Pell Grant can be allocated to an account in the bookstore up to a maximum of \$896, (must be California Resident and Pell Grant eligible). The money in your account may be used to purchase books and supplies.

BUS PASS

You may be able to purchase a reduced-priced bus pass as your campus Accounting Office using your Pell Grant funds as well during the time that the Bookstore Account is open. Please check with the Financial Aid Office on your campus for eligibility information.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

Deadline to apply: April 15, 2017

The Federal SEOG program is designed to assist students with the lowest family contribution (EFC) by supplementing other financial aid sources. If you have a bachelor's degree, you are not eligible for FSEOG.

FEDERAL WORK STUDY (FWS)

Deadline to apply: April 15, 2017

FWS gives you the opportunity to earn part of your financial aid by working in an assigned job, either on or off campus. The salary received is at least equal to the current minimum wage, but many FWS jobs pay more than minimum wage. As you work on the job, you submit time cards for the hours worked, just as you would at a regular job. Once a month you will receive a paycheck for hours worked the previous month. Once you have earned the amount allocated in your Federal Work Study award, or you cease to be enrolled in 6 or more units at your Financial Aid campus of record, your job ends. Federal Work Study awards may range up to \$5,000 per year.

CHAFEE GRANT PROGRAM

The Chafee Grant is a federal program that is administered by the California Student Aid Commission to provide financial assistance to former Foster Youth. The applicant must be certified by the State Department of Social Services of their Foster Youth status until age 16. The grant has no citizenship requirement;

however, non-citizens without a valid Social Security Number must call CSAC toll free at (888) CA GRANT (888-224-7268) for additional steps and information. The program awards a maximum of \$5,000 per academic year. Renewal applicants must maintain satisfactory academic progress as defined by the school. Former foster youth must complete a separate application at: https://www.chafee.csac.ca.gov/SupportFiles/Chafee_FosterCareEligibilityForm.pdf

CAL GRANT A

This program, administered by the California Student Aid Commission (CSAC), helps low and middle income students with tuition/fee costs. Cal Grant A funds are not available until you transfer to a four year college, unless you are enrolled in Mesa College's B.S. HIM Program.

New Cal Grant applicants must have their GPA sent to CSAC by the March 2, 2017 deadline. If you have a bachelor's degree, you are not eligible for a Cal Grant A, B, or C.

CAL GRANT B

This program, administered by the California Student Aid Commission, helps very low income students attend college. You must be a California resident as of March 2, 2017. If you are transferring to a 4-year institution you may be considered for a special Cal Grant B. Grant amounts may be as much as \$1656 per year. Award amounts may be adjusted by the California State Legislature. If you have a bachelor's degree, you are not eligible for a Cal Grant A, B, or C.

New Cal Grant applicants must have their GPA sent to CSAC by the March 2, 2017 deadline.

CAL GRANT C

Filing deadline for new applicants: March 2, 2017

Cal Grant C is another program administered by the California Student Aid Commission for California residents who are enrolled in a vocational program and are from a low or middle income family. You must be a California resident as of March 2, 2017. Grant amounts range up to \$547. New Cal Grant applicants must have their GPA sent to CSAC by the March 2, 2016 deadline. If you have a bachelor's degree, you are not eligible for a Cal Grant A, B, or C.

The Cal Grant Program is not available to students accepted into the Comprehensive Transitional Program C2C.

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES (EOPS)

The state funded EOPS program is designed for the recruitment and retention of low income, educationally challenged students who otherwise may not be able to attend college. A student is required to enroll in and complete at least 12 units a semester. EOPS may also provide many supportive services to eligible students such as: grants, book assistance, individual counseling and

educational planning, tutorial assistance, financial aid application assistance, transfer assistance to four year colleges, personal growth and academic success workshops, ASB services, and emergency loans.

EOPS eligibility requirements and services are explained more fully on page 19.

FEDERAL DIRECT LOAN PROGRAM

The Federal Direct Loan is a federal loan program where you borrow directly from the Federal Government. The interest rate for new loans is a fixed rate which is currently 3.76% for loans first disbursed on or after July 1, 2016 and before July 1, 2017. Please check with the Financial Aid Office for the interest rates for the 2017-2018 school year. New Federal regulations require schools to disburse loans only after the signed Promissory Note has been accepted. You are required to pay the Dept. of Education loan processing fees that are currently 1.068%. The fees are deducted from the proceeds of your loan.

For new loans first disbursed on or after July 1, 2012 through June 30, 2014, the federal government will no longer subsidize (pay) the student loan interest during the six month grace period. The grace period is the time between when the student graduates or drops below half-time status and the time when the student must start repaying the loan. Students are encouraged to check with their Loan Servicer for any available options to assist with their loan repayment.

To qualify, a student must be enrolled in at least six units, demonstrate Satisfactory Academic Progress for Financial Aid Recipients and must demonstrate financial need through the federal methodology using the FAFSA Application. To apply for a Federal Direct Loan, students must complete a mandatory loan entrance counseling session. Students must contact the Financial Aid Office or visit the College website for application procedures.

You may complete the entrance counseling session on-line at: www.studentloans.gov

The Financial Aid Office will be notified when the session has successfully been completed. In addition, you must fill out a Loan Request Form from your Financial Aid Office. You must complete an on-line multi-year Master Promissory Note at: www.studentloans.gov

You may also be required to submit an Educational Plan and be enrolled at the campus of your declared major. Please ask your Financial Aid Office for more information. The actual loan amount for which you are eligible will be determined by the Financial Aid Office. Funds will be disbursed twice per loan period.

If you are a first-time student or borrower, your check will not be disbursed until at least 30 days after the start of the semester. If you have "Late Start" classes, for loan funds to be disbursed, you must be actively attending classes in at least six units.

Congress approved a new lifetime limit on Subsidized Direct Loans for subsidized loans disbursed on or after July 1, 2013. Students

will be limited to 150% of subsidized loan eligibility based on their program.

What does this lifetime limit mean for students?

The 150% change means students in a four-year program will be eligible for subsidized student loans for the equivalent of six years or three years for students in a two-year program. The San Diego City College and Miramar College are approved as a two-year program. Students in the San Diego Mesa College HIM Bachelor Degree program are in a 4 year program. The student who reaches this limitation could continue to receive unsubsidized Stafford loans if he or she is otherwise eligible (for example, has not run afoul of the school's satisfactory academic progress requirements, or is in a group that is not eligible for an unsubsidized loan in the San Diego Community College District). However, if a student reaches the limitation, at that point, the subsidized loans borrowed lose their "subsidized" status.

The Student Loan Program is not available to students accepted into the Comprehensive Transitional Program C2C.

PLUS LOAN

If you are a dependent undergraduate student, your parents may borrow from the PLUS loan program. The amount borrowed may be up to the Cost of Education (page 6) minus any financial aid. Checks will be mailed to the borrowing parent. Parents must begin repayment within 60 days of receiving the full disbursement of the loan. The interest rate is a variable rate determined on June 1 for the following award year. The student must file a FAFSA and meet all other financial aid eligibility requirements, including an online application. Please contact your campus Financial Aid office or web page for detailed instructions.

ENTRANCE AND EXIT LOAN COUNSELING

Federal regulations require that all student loan applicants complete an entrance counseling session (see Federal Direct Loan Program) and if you cease to be enrolled in at least 6 units with the San Diego Community College District you must complete an exit loan counseling session. It is your responsibility to notify your Financial Aid Office if you drop below 6 units during the semester. At the time of the counseling session you will be given information about your loan obligations and repayment options. You may complete the exit counseling session online at: www.studentloans.gov

THE DEPARTMENT OF EDUCATION'S EXPERIMENTAL SITES INITIATIVE – ADDITIONAL LOAN COUNSELING & UNSUBSIDIZED LOAN (UNDER EXPERIMENTAL SITE PROVISIONS - ELIMINATION FOR CERTAIN GROUPS OF STUDENTS)

Effective within the 2017-2018 school year, SDCCCD (City, Mesa, and Miramar) has been approved by the U.S. Department of Education to

participate in an experimental initiative to request certain borrowers to complete additional loan counseling.

Additional Loan Counseling will provide:

- Positive influence decision-making about borrowing
- Promote successful repayment of student loans, including reducing delinquency and defaults
- Have a positive impact on students' academic performance (e.g., grades and time-to completion)

Random Assignment Process:

An institution's eligible undergraduate Direct Loan borrowers who previously completed entrance counseling will be included in the experiment. Approximately one-half of those borrowers to be randomly assigned to:

- A treatment group where the borrowers will be required to complete additional counseling, or
- A control group where the borrowers will not be required to complete additional counseling

Information for students in both the treatment and control groups will be reported to the Department.

Unsubsidized Loan (Under Experimental Site Provisions - Elimination for Certain Groups of Students)

Effective since 2012-2013 school year, San Diego City College along with Mesa College and Miramar College has been approved by the U.S. Department of Education to participate in an experimental initiative regarding "Over Borrowing" that allows our college to reduce or eliminate Unsubsidized Loan eligibility and borrowing for certain groups or categories of students. Based on this initiative, the following groups or categories of students will not be eligible to borrow Unsubsidized Loans:

First (1st) Year students

- First (1st) year is defined as students who have completed less than 24 units in their current program or major based on their educational plan.
- Units that will be counted towards the 24 units will be units that fulfill the major, general ed and district requirements for the current program or major based on the educational plan.
- Units that will not be counted towards the 24 units are units that are basic skills or remedial, ESOL, electives or any other units that are not applicable to the current program or major based on the educational plan.

Students approved on Appeal

- Students who have an "Unsatisfactory" status for any reason and who are approved on appeal will not be eligible for an Unsubsidized Loan.

DIRECT LOAN REPAYMENT OPTIONS

There are several different ways to repay a Federal Direct Loan.

Standard Repayment Plan

A fixed monthly repayment amount for a fixed period of time, usually 10 years.

Extended Repayment Plan

A lower fixed monthly payment amount, and loan repayment can be extended from 12 to 30 years depending on the amount borrowed.

Graduated Repayment Plan

Usually begins with lower monthly payments; then payment amounts increase at specified times. Payments may be for the usual 12-year period, or they may be extended up to 30 years depending on the amount borrowed.

Income-Sensitive Repayment Plan

Sets annual repayment amount based on the borrower's income after leaving school. The loan is repaid over an extended period of time, not to exceed 25 years. Any amounts not repaid after 25 years will be discharged but the amount discharged must be reported on your tax return as taxable income.

Pay as You Earn Repayment Plan

Your maximum monthly payments will be 10 percent of discretionary income, the difference between your adjusted gross income and 150 percent of the poverty guideline for your family size and state of residence (other conditions apply). Your payments change as your income changes.

Borrowers have up to 20 years to repay their loans. Any amounts not repaid after 20 years will be discharged but the amount discharged must be reported on your tax return as taxable income.

You can view the different repayment options available to you, and

calculate your estimated monthly payment based on the amount of loans you have received. The website to calculate the different payment options available to you is: <http://studentaid.gov/repay-loans/understand/plan>

If you have previously borrowed under the FFELP and your school now participates in Direct Loans, you may have a combination of FFELP and Direct Loans.

OSHER SCHOLARSHIPS

Thanks to the generosity of the Bernard Osher Foundation and matching funds from other agencies, students can apply for a \$1100 scholarship. Students must meet the following criteria:

- Must have completed 24 degree applicable units by the beginning of the Fall 2017 semester.
- Must be enrolled at least half-time (6 or more units) during all terms in the academic year for the award to remain active.
- Must be enrolled at the college where you will be receiving your financial aid, including the Osher Scholarship.
- Must be a BOGW recipient for the 2017-2018 school year.
- Must have applied for a FAFSA, or the California Dream Act for the 2017-2018 school year and demonstrate financial need.
- Must be making satisfactory progress towards a degree based on the San Diego Community College District's policy.

Please contact the Financial Aid Office for yearly deadlines and applications.

Other institutional and private scholarships are available at San Diego Community College District (City, Mesa and Miramar). Please contact the Scholarship Office for additional resources opportunities.

PACKAGING, AWARD NOTIFICATION, & DISBURSEMENT OF FINANCIAL AID FUNDS

Once your financial need is determined, we will put together a "package" of financial aid. Your aid package may consist of grant money and/or Work Study. The priority for awarding FSEOG (must be a Pell recipient) and FWS will be based on the following:

- the date your financial aid file became complete
- the date your FAFSA was processed by The Department of Education
- your financial need

An offer of Financial Aid is sent to each eligible student. You will be

notified of the estimated (actual) disbursement dates with your award offer. You may check your award using Reg-e, "View My Financial Aid".

DISBURSEMENT OF AID AND YOUR ENROLLMENT LEVEL

The award amounts listed on your Award Letter are estimates based on full time enrollment. You do not necessarily need to be enrolled full time in order to receive financial aid funds.

However, if you are enrolled less than full time, your award will

be prorated according to your enrollment level and/or possibly canceled depending on the specific program enrollment level requirements. Your enrollment level is "locked" after the end of the "Add and Drop" period when the automated system sets your first disbursement for the semester. Occasionally students have no access to financial aid funds due to factors such as: there is no class enrollment at the campus where your financial aid was packaged or the school code for the campus was never added to the FAFSA.

Enrollment Levels for Fall, Spring and Summer are:

- Full Time
(100% of the award) = 12 units or above

- Three Quarter Time
(75% of the award) = 9 – 11.5 units
- Half Time
(50% of the award) = 6 – 8.5 units
- Less than Half Time
(25% of the award or less depending on the EFC) = 0.5 - 5.5 units

The Federal Pell Grant Program is the only Federal or State aid program that can be disbursed for students enrolled at Less Than Half-Time.

FINANCIAL AID CONSORTIUM AGREEMENT

This agreement is entered into by the Financial Aid Offices at San Diego City College, San Diego Mesa College, and San Diego Miramar College, hereinafter referred to as the member institutions, for the purpose of establishing a Financial Aid Consortium within the San Diego Community College District (SDCCD). The agreement is designed to permit eligible students of the member institutions specified in this agreement to continue receiving financial assistance from one member institution while enrolled for a portion of his/her program at another member institution.

In order to initially receive funds, a student must be enrolled in at least one class at the college where the student intends to receive his/her financial aid. This college will be the campus of record.

If, during the payment period, and/or after the first scheduled disbursement of the term, the student drops all courses at the campus of record but remains enrolled at one of the other member institutions covered by this agreement, the student's enrollment status and financial aid eligibility will remain valid at the campus of record for that payment period regardless of the student's program or major, unless the classes dropped are late start classes and an award recalculation is required.

RETURN OF FEDERAL FUNDS RULES

Federal law requires that if you received a federal grant then drop/withdraw from ALL of your classes, on or before the 60% point of the term/semester you may owe money back to the Federal Government. Note that the earlier you drop/withdraw the more money you may have to pay back.

- If you receive loan money and withdraw, you will pay back the money according to the Federal guidelines of the loan program as well as the terms and conditions of your promissory note. However if you drop all your classes before your first day of classes you must immediately return any loan money received.

- If you receive Federal Work Study money and withdraw, you do not owe anything back. You will get to keep any salary you have earned.
- If you are enrolled in short term classes without being enrolled in full semester classes and/or you withdraw or fail to attend any of your class sessions, you may be subject to the Return of Title IV calculation.

For more detailed information, contact the Financial Aid Office.

A sample repayment calculation is on the next page.

Repayment Calculation

Step 1 Determine the total amount of federal funds for the semester	Student receives \$2,908.00 Pell Grant award, \$300.00 in SEOG. \$3,3208.00 is the total amount of aid that the student was eligible to receive during the semester.
Step 2 Determine the percentage of funds earned by the student	There are 100 calendars days in the semester and the student withdraws from all classes on the 26th calendar day of the semester. $26 \text{ days} / 100 \text{ days in the semester} = 26\% \text{ of funds earned}$
Step 3 Amount of the semester funds earned by the student	\$3,208.00 of aid received (Step 1) by the student divided by the percentage earned (Step 2) is: $\$3,208.00 \times 26\% = \834.08
Step 4 Amount of federal funds to be returned	Take the total amount of aid received (Step 1) minus the total amount of funds earned (Step 3), the result is: $\$3,208.00 - \$834.08 = \$2,373.92 \text{ to be returned}$
Step 5 Determine the amount of unearned funds to be returned by the school	The student was charged \$255.00 for the semester. $100\% \text{ of the charges} - 26\% = 74\% \text{ unearned by the school or}$ $\$255.00 \text{ in charges} \times 74\% = \$188.70 \text{ unearned by the school}$
Step 6 Order of programs for return of funds by the school	Total to be returned - \$188.70 Loans - \$0.00 (no loans) Pell Grant – \$188.70 SEOG - \$0.00
Step 7 Initial amount of unearned funds due from the student	Subtract the amount due from school (Step 5) from the total amount to be returned (Step 4): $\$3,208.00 - \$188.70 = \$3,019.30$
Step 8 Repayment of loan funds by the student	Subtract the total amount of loan funds returned by the school from the total amount of loan funds received by the student. $\$0.00 - \$0.00 = \$0.00$
Step 9 Amount of grant funds to be returned by the student after calculating the grant protection	Subtract the amount of loan funds to be returned by the student (Step 8) from the balance of unearned funds (Step 7) by the student: $\$3,019.30 - \$0.00 = \$3,019.30 \text{ (Step 9a)}$ Multiply by 50% the grant funds received by the student (Step 1): $\$3,208.00 \times 50\% = \$1,304.00 \text{ (Step 9b -student's grant protection)}$ Subtract from the balance of unearned funds (Step 9a) from the amount of grant protection (Step 9b): $\$3,019.30 - \$1,594.00 = \$1,415.30 \text{ (Step 9c to be returned by the student)}$
Step 10 Order of grant programs for the return of funds by the student	Total Amount to be returned by the student - \$1,415.30 Pell Grant Program - \$1,415.30 SEOG - \$0.00

LOAN DEFAULT

If you have defaulted student loans, you have options. Depending on which option you choose, you may regain your eligibility for financial aid, improve your credit, and in some cases remove the default status from your credit report.

Satisfactory Arrangement to Repay

If you are in default, you are not eligible to receive federal education grants or loans (Title IV or state aid) unless you have made satisfactory arrangements to repay the owners of your defaulted loans.

Satisfactory arrangements to repay means: you must make on-time, minimum monthly payments that are acceptable to the owner of your loan for nine consecutive months.

Lump sum payments do not count when determining satisfactory arrangements to repay; nor do payments that are made involuntarily, such as those due to wage garnishment, unless paying in full.

The owner of your defaulted loan must verify that you have made satisfactory arrangements to repay. If you default on your student loan, the owner is generally the agency that guaranteed it. The guarantee agency's name should be present on your promissory note and other correspondence made to you after your loan defaulted. In some cases the owner may be the Department of Education.

Once you receive a letter from your Guarantor or agency holding your loan verifying that you've made satisfactory arrangements to repay and are authorized to receive additional federal grants and loans, you cannot miss any more loan payments for any reason. If you do, you cannot regain eligibility for federal grants and loans a second time using this option. Satisfactory arrangements to repay will not remove your defaulted loan from your credit record. A copy of this letter must be made available to the Financial Aid Office prior to processing your financial aid file.

Loan Consolidation

If you are in default, you can return to repayment status through loan consolidation. To be eligible to consolidate, you must have made satisfactory arrangements to repay your defaulted loans with the owner of the loans for three consecutive months. Through this program your eligible federal education loans can be combined into one loan.

Depending on the size of the debt, you may have 12 to 30 years to repay your loans. When you consolidate you regain eligibility for loan deferment. After consolidation, your credit record shows the loan as paid in full. You are also eligible for additional federal education grants and loans.

Loan Rehabilitation

If you are in default, you can return to repayment status through loan rehabilitation. Each loan servicer is responsible for operating a Loan Rehabilitation Program for the defaulted loans it owns. Normally, you would have to make satisfactory repayment for twelve consecutive months. Contact your guarantor for further information.

Loans Discharged in Bankruptcy

Few people meet the criteria necessary for having their loans discharged in bankruptcy, so this section may not apply to you. If your loan is discharged in bankruptcy you remain eligible for federal education grants and loans. Bankruptcy papers do not verify discharged loans. A letter from your Guarantor is necessary.

Borrowers Who's Loans Have Been Canceled Due to Permanent Disability

If your loan has been canceled due to permanent disability, you can regain eligibility for federal education grants and loans. You must get a signed statement from your doctor indicating that your condition has improved sufficiently to work and attend school. You must also acknowledge that future Federal Loans cannot be canceled on the basis of any disability present when the new loan is made unless the disability gets significantly worse.

If a borrower whose prior loan was not discharged due to a total permanent disability wishes to take out another FSA loan, he must obtain a physician's certification* that he has the ability to engage in substantial gainful activity, and he must sign a statement acknowledging that the new FSA loan obligation can't later be discharged for any present impairment unless it deteriorates so that he is again totally and permanently disabled.

* *The student only needs to obtain the physician certification once; the school keeps a copy of it in the student's file. The school must collect a new borrower acknowledgment from the student each time he receives a new loan.*

OVERPAYMENT POLICY FOR FINANCIAL AID RECIPIENTS

This policy applies to all programs except the Federal Work Study program.

1. The payment period for student financial aid awards will be one semester.
2. The college will consider an award overpaid when:
 - Payments made to you are based on an invalid Financial Aid application;
 - After payments are made to you and the Financial Aid Office is later notified that you already have received a Bachelor's degree (Federal Pell Grant, FSEOG, or Cal-Grant programs must be repaid);
 - Payments are made to you after you are no longer enrolled in the required number of units, except a Post Withdrawal Disbursement as provided by the Return of Federal funds regulations;
 - Payments are made to you, but you never attended a class session; such as in the case of late start classes.
 - Payments are made to you, but you drop all your classes on or prior to the 60% point of the semester;

- After payments are made to you the Financial Aid Office is notified that you are in default on any Federal student loan; or under a grant overpayment for funds received at another institution;
- After payments are made to you the Financial Aid Office is notified that you receive financial aid from more than one institution during the same enrollment period.

For an overpayment based on dropping/withdrawing from ALL classes, you have 45 days to repay the overpayment in full or make satisfactory repayment arrangements. If after the 45 days you have not made satisfactory repayment arrangements, your overpayment will be referred to the Department of Education and you will not be eligible for any Federal aid at any institution until you contact the U.S. Department of Education to make satisfactory repayment arrangements.

For an overpayment based on any of the other reasons listed above, you have 30 days to repay the overpayment in full or make satisfactory repayment arrangements, your overpayment will be referred to the Department of Education and you will not be eligible for any Federal aid at any institution until you contact the U.S. Department of Education to make satisfactory repayment arrangements.

YOUR FINANCIAL AID

Satisfactory Academic Progress (SAP) for Financial Aid (not to be confused with a school's Satisfactory Academic Standards)

A student's eligibility for financial aid in the 2017-2018 academic year will be determined using these standards.

The POLICY FOR STANDARDS OF SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID RECIPIENTS became effective with the Summer 2016 semester and supersedes all previous standards.

Please note, the Satisfactory Academic Progress (SAP) policy has changed. The SAP standards have been strengthened and the appeal process and the reinstatement process are now enforced more rigorously.

INTRODUCTION

Federal regulations require that colleges set standards that you must meet in order to be eligible for financial aid and to keep it from one academic year to the next. Even if you have never applied for or received financial aid, your overall history in college will be reviewed before you are awarded financial aid to make sure you are meeting these standards. To be eligible for aid, you must comply with all standards regarding maximum time frame, completion rate and cumulative GPA.

A. DECLARATION OF YOUR MAJOR

You must declare a specific major area of study. You may choose an Associate's degree or transfer program. Our catalogs list the requirements for various majors. If you are undecided about your major course of study, we suggest you discuss your educational objective with an academic counselor.

San Diego Mesa College Baccalaureate Pilot Program:

You may declare that your major is the Health Information Management (HIM) Program only after being admitted into the program.

B. EDUCATIONAL PLAN

We strongly recommend that you obtain a counselor-approved Educational Program Plan*. Your educational plan is an unofficial outline of the courses you need to complete your major. You use it as a guide to see how many credits and required courses you have completed at all colleges, and how many more credits and required courses you need to complete your educational objective.

* To get an Educational Plan, you must make an appointment with an academic counselor at your campus.

C. STUDENTS TRANSFERRING FROM ANOTHER COLLEGE

If you transferred from a college outside the San Diego Community College District (SDCCD), you must request an official academic transcript from the college(s) you attended to have an Educational Plan developed. Transcripts will be reviewed by the District Student Services staff to determine the transferable units. These units will be used to determine if you have exceeded the Maximum Time Frame (Section D) and the Completion Rate (Section E).

D. MAXIMUM TIME FRAME

Completion of an Associate Degree normally requires 60 units. Based on federal regulations, a student is allowed a maximum time frame not to exceed 150% of the published length of the educational program (60 units x 150% = 90 units).

Completion of the Baccalaureate Degree Pilot Program in Health Information Management (HIM) at San Diego Mesa College normally requires 120 semester units. Based on federal regulations, a student admitted into this program is allowed a maximum completion time frame not to exceed 150% of the published length of the educational program (HIM) 120 units x 150% = 180 units.

- You may receive aid until you have attempted 90 semester units (134 quarter units) of college credit. This includes units attempted within the SDCCD and all transfer units accepted by the SDCCD.
- A student accepted into the HIM BS Pilot program at San Diego Mesa College may receive aid until you have attempted 180 semester units of college credit. This includes all units attempted within the SDCCD and all transfer units accepted by the SDCCD.

- You may receive financial aid for up to 30 attempted units of remedial course work. A maximum of 30 units of remedial course work will be excluded in the calculation of the maximum time frame.
- ESOL classes are not counted as remedial coursework.
- The maximum time frame will not be adjusted for a change of major.
- Repeated courses will be included in determining the maximum time frame.
- Academic renewal does not apply to the Financial Aid standards and the calculation of units attempted and completed.

E. DETERMINATION OF ACADEMIC PROGRESS (COMPLETION/Pace RATE)

In order to be making satisfactory progress you must complete at least 67% of all units attempted in the SDCCD and all transfer units accepted by the SDCCD:

- AA/AS or Certificates = Must complete 60 units out of 90 units attempted
- BA/BS (San Diego Mesa College HIM BS Pilot Only) = Must complete 120 units out of 180 units attempted
- Units completed are "A" through "D" grades, or "P" passing with credit.
- Units not completed are "F" grades, "W" Withdrawal, "I" Incomplete, "NP" Not Passing or "RD" Report Delayed.
- Remedial courses and repeated courses will be used in the determination of academic progress (completion rate).

Your academic progress will be evaluated once each year at the end of the spring semester. A year is defined as summer, fall and spring. Using our professional judgment, we may monitor your SAP on a case by case basis once a semester.

Exception: If you are enrolled in a Certificate program that does not lead to an Associate's Degree, your academic progress will be evaluated every semester.

CUMULATIVE GPA (GOOD STANDING)

Your cumulative GPA progress will be evaluated once each year at the end of the spring semester. A year is defined as summer, fall and spring. To be in Good Standing,

- You must have a cumulative GPA of 2.00 or higher at the end of each year for AA/AS and Certificate programs.
- You must have a cumulative GPA of 2.00 or higher at the end of each year for the BS HIM Pilot at San Diego Mesa College.

- Pass/No Pass (P/NP) is a non-punitive grading system where such units earned will be disregarded in determining a student's GPA.

DISQUALIFICATION

You will be disqualified if, at each cumulative, yearly evaluation period, you -

- Have completed less than 67% of the total cumulative units attempted or
- Have not met the 2.0 cumulative GPA Progress standards or
- Have attempted more than 90 units for an AA/AS OR 180 units for the BS Pilot program or
- Have earned a Bachelor or higher degree (includes 1st Professional, Bachelor's, Master's and Doctorate degrees). This includes degrees from all colleges in the United States or from foreign countries.

F. APPEALS

If you are disqualified and you have documented extenuating circumstances such as injury or illness, death of a relative or other special circumstances, you may submit an appeal to your campus Financial Aid Office for the Appeal Committee's consideration. Appeals will be considered in the date order in which they are received. Your appeal and any supporting documents must be received in the Financial Aid Office by the appropriate deadline date. FAFSA applications received after the appeal deadline date will have an extended deadline of the end of the semester for the semester you are filing an appeal. Any application received after the semester has ended will not be considered for retroactive aid.

Note: To submit an appeal, you MUST obtain and submit a counselor-approved Educational Program Plan.

In your appeal, you must include the following:

- Why you failed to make Satisfactory Academic Progress
- What has changed or what steps you have taken that will allow you to make Satisfactory Academic Progress (SAP)
- If you have a Bachelor Degree or higher, please explain why you are enrolled at a community college and the purpose of

returning to a two year or less academic program.

If your appeal is approved, you will be placed on "Financial Aid Probation" for one payment period (one semester) only and you must make Satisfactory Academic Progress (SAP) and comply with any specific conditions in your appeal decision. If you do not make SAP or meet the conditions in your appeal decision, you will be disqualified again and you must meet the reinstatement conditions as described in Section G to be considered for further aid.

G. REINSTATEMENT FROM SECOND DISQUALIFICATION

You may apply again for financial aid after complying with all the specific conditions in your previous appeal decision and you must be enrolled in at least six applicable units or in the remaining units required to complete your current degree or program. We will evaluate your enrollment and progress at the end of the semester and after final grades have been posted to determine if you have followed these conditions and are therefore, under federal regulations, eligible for one additional semester of aid under "Financial Aid Probation". If it is determined that you did not follow all the conditions, a notification of your disqualification will be mailed to you.

You may need to submit a new appeal for every academic term you want to be considered for further financial aid. Reinstatement is not an automatic process and is not guaranteed.

APPLICABILITY OF THESE STANDARDS

These standards apply to the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work Study (FWS), Federal Direct Loan Program, Cal Grant programs and any other Federal or State programs that may be required to follow these standards. They are effective beginning with the Summer 2015 semester and will be used at the end of each Spring semester for eligibility determination for the following school year. These standards supersede all previous standards.

The "Policy for Standards of Satisfactory Academic Progress for Financial Aid Recipients" was approved by the San Diego Community College District Student Services Council on May 2016.

RIGHTS AND RESPONSIBILITIES

Your Rights

1. You have the right to know what financial aid programs are available at your college.
2. You have the right to know deadlines for submitting applications for each of the programs available.
3. You have the right to know how financial aid will be distributed, how decisions on distribution are made, and the basis for these decisions.
4. You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
5. You have the right to know how much of your financial need has been met, as determined by the Financial Aid Office at your college.
6. You have the right to know what resources (such as parental contribution, non-taxable benefits, other financial aid, your assets) were considered in the calculation of your need.
7. You have the right to request an explanation of the various programs in your student aid package.
8. You have the right to know what portion of the financial aid you received must be repaid and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan and when repayment is to begin (see page 9).
9. You have the right to know that under the William D. Ford Federal Direct Loan program (subsidized and unsubsidized) if you cannot meet the repayment schedule you have four different repayment options (see page 9).
10. You have the right to know how the school determines whether you are making satisfactory progress and what happens if you are not (see page 16).
2. You must provide correct information. Misreporting information on financial aid applications is a violation of law and may be considered a criminal offense.
3. You must return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application.
4. You are responsible for reading and understanding all forms that you are asked to sign and keep copies of them.
5. You must accept responsibility for all agreements that you sign.
6. You must perform the work that is agreed upon in accepting a Federal Work Study award.
7. You must be aware of and comply with the deadlines for application or reapplication for aid.
8. You should be aware of your school's refund and repayment policies and procedures.
9. As a recipient of a William D. Ford Federal Direct Loan you must notify the servicer if any of the following occurs before the loan is repaid.
 - change of address
 - graduation
 - withdrawal from school or less than half time attendance
 - name change (e.g., maiden to married name)
 - transfer to other schools
10. You must repay any student loans received according to the terms of the promissory note.
11. You may have to report financial aid that you receive on your tax return. Tax legislation requires that financial aid granted after August 16, 1986 must be included in taxable income except for amounts used for tuition/fees, books, supplies and equipment required for courses. You must determine which part of your financial aid money is taxable income. You should contact a tax preparer or accountant for assistance.
12. You are required to notify the Financial Aid Office when withdrawing from college or adding or dropping a class. Report such changes immediately after you complete your registration.

Your Responsibilities

1. You must complete all application forms accurately and submit them on time to the right place.

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES

What is EOPS?

EOPS is a state funded student services program which provides special recruitment, retention, and transition services (not available through the regular college student services program) to students who experience educational and economic challenges.

Eligibility

You may be eligible to receive EOPS if you meet all * of the following criteria:

- A. You are a resident of the state of California or have AB540 status, as determined by the Admissions Office at your campus.
- B. You are (or plan to be) a full-time student.
- C. You qualify to receive a Board of Governors Waiver A or B.
- D. You have not completed 70 or more units of degree applicable college course work. This includes courses taken at other colleges.
- E. You are determined to be educationally challenged by meeting any one of the following criteria:
 - 1) You do not qualify to enroll for the minimum college level English or Math courses required for your degree objective.
 - 2) You have not fulfilled the requirements for a high school diploma or a General Education Diploma (GED).
 - 3) Upon graduation from high school, your high school grade point average (GPA) is 2.5 or less on a 4.0 scale.
 - 4) You have been enrolled in a class, course or program that is considered to be developmental or remedial.
 - 5) You have been enrolled in English as a Second Language (ESL) class or program.
 - 6) In the judgment of the EOPS director, using other state guidelines, you are determined to be educationally challenged.

* Applies to only students who are new EOPS applicants or EOPS students reapplying after a break in service.

How to apply

To apply for EOPS, complete and submit an EOPS application and Board of Governors Waiver (B OGW) Application. Complete and mail a Free Application for Federal Student Aid (FAFSA) to the Federal processor or the CA Dream Act application.

Apply early to ensure consideration. EOPS grant funds are limited and are awarded until funds are exhausted.

Any financial aid assistance application (FAFSA and/or BOGW) and your EOPS application must be filed at the same campus. EOPS on each campus may only serve those students who also have their financial aid records at the campus.

Requirements upon acceptance

- Full time enrollment in at least 12 units each semester. At least 6 of these units must be taken at the college where you are receiving EOPS.
- Satisfactory grades - an average of "C" (2.0) for each semester.
- Attendance at required orientations, meetings and all tutorial and counseling appointments.
- Meet with your assigned EOPS counselor or other designated advisory staff at least three times per semester.
- Compliance with the responsibilities stipulated in the EOPS student handbook and/or EOPS mutual responsibility contract (MRC).
- In order to be considered for an EOPS direct grant, a student must have an unmet financial need as determined by the FAFSA.



FURTHER AID INFORMATION

Important Phone Numbers

Federal Information.....(800) 433-3243

In its capacity as the Federal Student Aid Information Center, a toll-free line is maintained to provide general information about how to file an application, how to correct a Student Aid Report (SAR) and how eligibility is determined for federal financial aid programs.

For hearing impaired/deaf TTY.....(800) 730-8913

To receive specific information regarding your application or to request a duplicate Student Aid Report (SAR).....(800) 433-3243
Selective Service (to request an advisory opinion letter).....(847) 688-6888

California Student Aid Commission

Cal Grant Programs.....(888) 224-7268

Chafee Grant Program.....(888) 224-7268 ext. 3

Default Prevention Unit.....(800) 298-9490

Direct Loan Service Payment Information / General Inquiries.....(800) 848-0979

Financial Aid Offices • Locations and Hours

The SDCCD's Financial Aid staff welcomes you and offers assistance at the following campus locations.

City College

Room: B103
Phone: (619) 388-3501
Fax: (619) 388-3241
Hours:
Monday – Thursday:
8:00 am – 7:00 pm *
Friday
8:00 am – 3:00 pm

Mesa College

Room: I4-107, 1st Floor
Phone: (619) 388-2817
Fax: (619) 388-2824
Hours:
Monday – Tuesday
8:00 am – 7:00 pm *
Wednesday – Thursday
8:00 am – 6:00 pm
Friday
8:00 am – 3:00 pm

Miramar College

Room: K1-312 (3rd floor)
Phone: (619) 388-7864 or (858) 536-7864
Fax: (619) 388-7910
Hours:
Monday – Thursday
8:00 am – 7:00 pm *
Friday
8:00 am – 3:00 pm

EOPS Offices • Locations and Hours

City College

Room: L-117
Phone: (619) 388-3209
Fax: (619) 388-3163
Contact: cityeops@sdccd.edu
Hours:
Monday – Thursday
8:00 am – 6:00 pm
Friday
8:00 am – 3:00 pm

Mesa College

Room: I4-309
Phone: (619) 388-2706
Fax: (619) 388-2464
Contact: mesaeops@sdccd.edu
Hours:
Monday – Thursday
8:00 am – 6:00 pm
Friday
8:00 am – 3:00 pm

Miramar College

Room: K1-305
Phone: (619) 388-7869
Fax: (619) 388-7913
Contact: miramareops@sdccd.edu
Hours:
Monday – Thursday
8:00 am – 7:00 pm
Friday
8:00 am – 3:00 pm

* Office hours are subject to change. Please call your campus Financial Aid Office for the most up to date office hours.

HELPFUL WEBSITES

The Student Guide

<http://studentaid.ed.gov/guide>

FAFSA on the Web

www.fafsa.gov

CA Dream Act (AB540 students)

http://www.csac.ca.gov/dream_act.asp

Title IV school codes (used to complete the FAFSA)

www.ed.gov/offices/OSFAP/Tstudents/apply/search.html

CashCourse – Financial Tools

www.cashcourse.org

California Student Aid Commission

www.csac.ca.gov

Selective Service

www.sss.gov

Financial Links

www.finaid.org

Federal Direct Loan Entrance/Exit Counseling

www.studentloans.gov

To request a FSA ID

<https://fsaid.ed.gov>

Scholarship Search

www.fastweb.com www.finaid.org

San Diego Community College District

www.sdccd.edu

Request IRS Tax Transcript

<https://www.irs.gov/Individuals/Get-Transcript>



SDCCD DISTRICT INFORMATION

Drug Abuse Prevention Program

The San Diego Community College District as required by Federal regulations provides access to drug treatment and prevention services to any officer, employee, or student of the District.

For more information, refer to the San Diego Community College District drug abuse prevention brochure, available on your campus.

Crime Information (or Clery Act)

The San Diego Community College District annually publishes "Safe and Sound - A Guide to Safety and Security in The San Diego Community College District" in accordance with Section 201 P.L., 101-542 as amended by P.L., 102-26 of the "Crime Awareness and Campus Security Act of 1990." The brochure is available in the Admissions Office on campus. You may also view a full copy by accessing the following website: <http://www.sdccd.edu/police/statistics.html>

Nondiscrimination Policy

The San Diego Community College District, in compliance with Titles VI and VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, and Section 504 of the Rehabilitation Act of 1973, does not discriminate on the basis of race, color, national origin, sex, handicap, or sexual orientation in

any of its policies, procedures, or practices. This nondiscrimination policy covers admission and access to and treatment and employment in college programs and activities, including but not limited to academic admissions, financial aid, educational services and employment.

Inquiries regarding the colleges' equal opportunity policies may be directed to the Affirmative Action Officer at (619) 388-6591.

Accreditation Status

San Diego City College, San Diego Mesa College, and San Diego Miramar College are approved by the California State Department of Education and are accredited by the Western Association of Schools and Colleges. They are approved by the Office of Private Post-secondary Education for the training of veterans as well as by the U.S. Department of State and the U.S. Immigration Service for foreign student education. Courses paralleling university and college work are accepted by the University of California, the California State Universities, and by other universities and colleges.

Disclaimer

Information in this bulletin is subject to change as required by new federal, state, or institutional policies and regulations.

Access for Disabled Students

Services are extended to students with varying disabilities. Support services to the program include: mobility aids, interpreters for the hearing impaired, readers and writers for the visually impaired, note takers, tutors, academic aids and portable and fixed teletype telephone communications for the hearing impaired. Support services for disabled, visually impaired, hearing impaired, orthopedic, speech problems and those with learning disabilities are available.

Interested students wishing to enroll at the colleges should call any of the locations listed below:

City College.....	(619) 388-3513	TTY.....	(619) 388-3313
Mesa College.....	(619) 388-2780	TTY.....	(619) 388-2974
Miramar College.....	(619) 388-7312	TTY.....	(619) 388-7301
Educational Cultural Complex.....	(619) 388-4812	TTY.....	(619) 388-4811
Resource Center for Disabled.....	(619) 388-6983	TTY.....	(619) 388-6729

