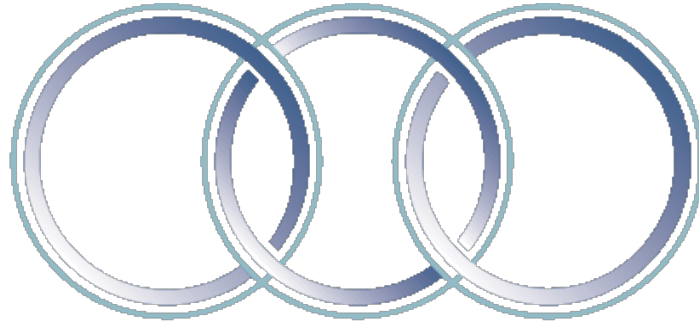# Financial Aid Handbook

SAN MATEO COUNTY COMMUNITY COLLEGE DISTRICT

Financial aid is money for college provided by U.S. and State taxpayers to ensure that all those who want a college education have access to the financial aid ability to pay for their college education.

Financial aid is also a partnership between you as the student and the college. Our goal is to help provide the money to help pay your college costs. If you receive financial aid, you are expected to enroll in courses needed to complete your chosen program, work hard at learning and move responsibility toward successful completion of your educational goal.

We understand that the rules governing the financial aid programs can sometimes seem to be complicated; however, the staff at our SMCCCD Financial Aid Offices are available to answer your questions and provide special assistance if and when you need it

CAÑADA COLLEGE	COLLEGE OF SAN MATEO	SKYLINE COLLEGE

Cañada College Financial
Aid Services Building 9-109
4200 Farm Hill Blvd Redwood
City, CA 94061

Phone: (650) 306-3307
FAX: (650) 306-3116
Email: canadafinancialaid@smccd.edu

Margie Carrington
Director of Financial Aid Services

College of San Mateo Financial
Aid Services
College Center Building 10, Room 360 1700 W.
Hillsdale Boulevard
San Mateo, CA 94402

Phone: (650) 574-6146
FAX: (650) 574-6304
Email: csmfinancialaid@smccd.edu

Claudia Menjivar
Director of Financial Aid Services

Skyline College Financial
Aid Services Building 2,
Room 2234
3300 College Drive San
Bruno, CA 94066

Phone: (650) 738-4236
FAX: (650) 738-4425
Email: skyfaoffice@smccd.edu

Regina Morrison
Director of Financial Aid Services

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Welcome Letter

Dear Student:

Welcome to the San Mateo County Community College District (SMCCCD). Whether your goal is to obtain a certificate, degree or transfer to a university, the colleges in our district are here for you.

We recognize that many students need or will need financial help in order to attend school. Financial aid is money provided by taxpayers through state and federal legislation to help ensure that every eligible student who wants a college education has the financial ability to pay for college expenses. The money that is available comes from several sources: the federal and state governments, the San Mateo County Community College Foundation, the district colleges and our community.

Financial assistance may come in several forms: Board of Governors Fee Waivers, Cal Grants, Federal Grants and Loans and Federal Work-Study. Students and families should apply for aid every year using the FAFSA (Free Application for Federal Student Aid) or the California Dream Act Application, even if you think you do not qualify.

We understand that the rules governing financial aid programs are complicated. Financial Aid Office staff and Campus Ambassadors are available to answer your questions and provide one- on-one and group assistance if and when you need it. Please let us know if you, a friend, or a family member needs assistance as a non-English speaking student. We have Spanish-speaking staff and provide information in other languages. We are happy to assist you.

Sincerely,

District College Financial Aid Staff

Introduction

This handbook is designed to save you time and money!

The time you spend reading this handbook will make sure you understand opportunities, deadlines and policies that could save hundreds of dollars.

The amounts and types of aid you receive could be adjusted throughout the academic year! Be a wise consumer.

Check your WebSMART and SMCCD email at least weekly at websmart.smccd.edu

The Financial Aid Office will contact you and provide updated communications and information on refunds on your WebSMART account.

Some types of financial aid are awarded on a first-come, first-served basis. Dropping a class could require a student to repay some or all the financial aid received in a semester. Some students learn, after the fact, that they are no longer eligible for federal aid. Avoid these situations by reading this Financial Aid Handbook:

- Learn the best time, and deadlines, for applying for aid
- Discover the situations that trigger financial aid repayment
- Learn how to maintain your eligibility for federal aid

Factors impacting changes to the amounts and types of aid you receive include, but are not limited to:

- The number of credits in which you enroll
- The number of credits passed in a Period of Enrollment
- Withdrawing from classes and timing issues
- The addition of new financial aid resources
- Your educational goals and objectives
- Failure to meet Satisfactory Academic Progress (SAP)
- Non-degree seeking Status

Official correspondence will be sent to your SMCCD email account. On WebSMART you can see the details of your personal records and any requests for information. If and when changes are made to your aid, the changes will be immediately visible on WebSMART.

What's New in Financial Aid
2014-2015

FAFSA Verification: Starting in 2013-2014, students were only asked to verify selected items on their FAFSA. For 2014-2015, there are updates to selected items and some have been either removed or added. Please refer to your WebSMART to identify what specific documents you will need to complete verification.

Verification Group	Verification Items
V1	Standard Verification – Verification Worksheet & 2013 tax return transcript or used IRS data retrieval tool on the FAFSA
V2	Not Used for 2014-2015
V3	Child Support Paid
V4	High School Completion – Identity/Statement of Educational Purpose
V5	All documents listed in V1 & V4 group
V6	All untaxed income, All W-2s, Statement of income required for low-income

Pell Grant Updates: For 2014-2015, the Pell Grant award amount and the maximum Expected Family Contribution (EFC) for Pell eligibility has changed.

Pell Grant Updates	2013-2014	2014-2015
Pell Grant Award Amount	$5,645	$5,730
Maximum EFC	$5,081	$5,157

REMEMBER, students are now limited to a 600% Pell grant lifetime eligibility (equivalent to 12 semesters/6 years of full-time enrollment). To view your Lifetime Eligibility Used (LEU), please visit www.nslds.ed.gov.

Federal Direct Loan: Starting July 1, 2013, new loan borrowers will have a subsidized loan limit of 150% of the program's length of study. Once the student has reached the 150% limit, the student may borrow only unsubsidized loans. For students who have reached the 150% limit and did not complete their program, the interest will begin to accrue on the student's outstanding subsidized loans.

Degree Program	Program's Length of Study*	150% of Program
Certificate Program	1 year	2 years
Associate Degree	2 years	3 years

*Please be aware that the Program's Length of Study may vary.

For an interactive experience to help you better understand and manage your student loans, visit *www.StudentLoans.gov*. You'll find Financial Awareness Counseling under Tools and Resources on the home page.

For loans first disbursed on or after 07/01/2014 and before 07/01/2015, the interest rate is 4.66% for Undergraduate students.

Board of Governors BOG Fee Waiver: Reduced parking price will only apply for students who qualify for BOG A, B, or C, and may not include special eligible categories.

IMPORTANT: If you complete the Board of Governors Fee Waiver (BOGFW) online through your WebSMART, additional time-sensitive documents may be required. You have 21 days from the date you submitted your application to turn in the required documents. Failure to do so will result in the withdrawal of your BOGFW. Please refer to your WebSMART for any unsatisfied requirements.

California Dream Act: Students who are classified as AB540 are eligible for state financial aid, such as Cal Grant and the Board of Governors Fee Waiver (BOGFW).

- To apply for a Cal Grant, students must submit a 2014-2015 Dream Act Application at https://dream.csac.ca.gov/ and have a GPA verification submitted to the California Student Aid Commission (CSAC) by March 2, 2014. Students will be notified by CSAC of their Cal Grant eligibility.
- To apply for the BOGFW, students can complete either the Dream Act Application at https://dream.csac.ca.gov/ or the Board of Governors application through their WebSMART.
- Please note that additional documents may be required for the Dream Act and the BOGFW application. Please refer to your WebSMART to see if you have any unsatisfied requirements.
- Additionally, all male students who are awarded a Cal Grant must provide proof of registration with Selective Service. If students do not have a SSN, a paper registration can be submitted. A confirmation postcard will be sent to the student by mail. Please submit a copy to the Financial Aid Office.

More information about the CA Dream Act: http://www.csac.ca.gov/dream_act.asp

Remember these office policies:

- Students must present a picture ID when asking questions about their account and/or submitting documentation to our office.
- Due to the Family Educational Rights and Privacy Act of 1974 (FERPA), we can only release information about the student's account to the student and can only collect documents from the student regardless of age.
- We no longer accept documents by fax or email. If students must mail their documents, a copy of the student's picture ID must be included with the documents or the file will be considered incomplete.
  - *However*, students who are selected to verify the Identity and Statement of Educational Purpose must be physically present at the school and provide a government-issued ID to satisfy the requirement.
- All documents must be submitted together. We do not accept documents in pieces.
- When required to submit documents, please respond within the deadline date timeframe. Failure to respond within the deadline date will result in closure of your financial aid request. Please contact the Financial Aid Office for additional information on reopening your file.

Student Eligibility Requirements for <u>Federal</u> Financial Aid

- Have a high school diploma or GED.

- Be enrolled in an eligible program leading to an associate degree, certificate or transfer toward a university at any of the colleges in the San Mateo County Community College District. The Emergency Medical Technician (EMT) certificate program is NOT an eligible course of study for federal and most state financial aid.

- Be a U.S. citizen or eligible non-citizen*. Note: Some State of California programs may have a less restrictive citizenship requirement for non U.S. citizens.

- Have completed the enrollment process which involves assessment testing and placement, college orientation and completion of a Student Educational Plan (SEP) with a counselor.

- Submit all required forms and documents requested by the Financial Aid Office or Department of Education

- Meet and maintain satisfactory academic progress (SAP) requirements as defined by the Financial Aid Handbook

- Have financial need (except in the case of unsubsidized federal loans) as demonstrated by a completed FAFSA (available online at www.fafsa.gov)

- Register with the Selective Service if you are male between 18 and 25 years of age.

- Do not owe a refund or repayment on a federal grant.

- Not be in default on a federal educational loan or owe a repayment to a federal grant program.

- Supply an accurate Social Security Number and name. (If you are a dependent student, your parent is not required to have a valid Social Security Number.)

- Not have a conviction for a drug-related crime (possession or sales) that occurred when you were receiving federal aid.

- Students with a Bachelor's Degree are not eligible for Pell Grant or Federal Supplemental Educational Opportunity Grant funds but may be eligible for Board of Governors Fee Waiver (BOGFW), Federal Work-Study and/or Federal Direct loans.

Eligible Non-Citizen: US Permanent Residents with a Permanent Resident Card (I-551) or Conditional Permanent Residents (I-551C) or those with an Arrival-Departure Record (I-94) showing the designations of Refugee, Asylum Granted, Parole or Cuban-Haitian Entrant or those with an Immigration Court document approving Asylum or documentation of entering the U.S. under provisions of the Victims of Trafficking and Violence Protection Act may be eligible for federal financial aid.

How Do I Obtain Financial Aid?

1 *Fill out the FAFSA or Dream Application*

Complete the Free Application for Federal Student Aid (FAFSA), if you are a US Citizen or Permanent Resident, at www.fafsa.gov

Complete the Dream Application if you are an AB540 and/or DACA student at https://dream.csac.ca.gov/

There is no deadline for filing the FAFSA; however, the Cal Grant Programs have a March 2nd deadline.

Get your Federal PIN (Personal Identification Number) instantly as you complete your FAFSA.

Parents of dependent students will need their own PIN (www.pin.ed.gov) to electronically sign the FAFSA.

Be sure to save the PIN number as it will be used for all federal aid and loan processing

The Cal Grant Application Process

FAFSA and Dream App information will be sent to the California Student Aid Commission (CSAC). Your confirmation from the FAFSA (Student Aid Report or SAR) will be emailed to you at the email listed on the FAFSA Application. There is a link in that email which will let you confirm the release to CSAC.

All students need to submit Grade Point Average verification to CSAC. Some colleges and high schools do this automatically for their students. You must confirm whether your school will file your GPA, otherwise obtain the form at www.csac.ca.gov

2 *Wait for Notification*

Once your FAFSA application is processed, you will be notified about your eligibility by email at the address you listed on your FAFSA

There is a link to view your FAFSA information. Review the comments to see if more information or corrections are needed and to confirm the schools and agencies you listed when you completed the form.

If you do not receive this email within 1 to 3 days, it may mean your FAFSA data was saved but not submitted to the processor. Log back in to www.fafsa.gov and submit.

The FAFSA allows most applicants to request income tax information from the IRS, which will populate the FAFSA. To request tax return transcript, please go to www.irs.gov and select "Get Transcript of Your Tax Records."

If you have questions while completing the FAFSA call 800-433-3243 for help. (TTY 1-800-730-8913)

3 *Investigate Other Options*

After you are notified of your financial aid, you should also investigate other opportunities and support services. Additional campus resources can include EOP&S, CARE, TRiO Student Support Services, Internships and Scholarships. More information may be found later in this publication.

Board Of Governors Fee Waiver (BOGFW)

The State of California offers a BOGFW for students who are residents of the State of California and who are eligible for need-based financial aid. The BOGFW pays your enrollment fee for the academic year once eligibility has been determined. Other fees, such as the health, materials, parking, student body, and student representation fees must be paid by you.

It is strongly recommended that you complete the FAFSA or Dream Application for the BOGFW program to see if you are eligible for additional financial assistance. BOGFW-only applications are available on-line through WebSMART. You must be admitted to Cañada College, College of San Mateo or Skyline College before you can access WebSMART. Eligibility for a BOGFW may be determined under less strict dependency criteria than federal funding requires (example: a 19 year old student who is unmarried and does not support anyone may be considered independent for the BOGFW if s/he was not claimed on the parent's federal income tax during the previous year and no longer lives with a parent).

There are Four Types of BOGFW:

BOGFW-A: If you are independent, to be eligible you must be currently receiving TANF, CALWORKS, General Assistance, or SSI/SSP, or if you are dependent, your parent(s)must be currently receiving any of these types of assistance. **You are required to submit proof of benefits to the Financial Aid Office within 21 days of submitting your electronic application.**

BOGFW-B: To be eligible you must meet the State defined Income Limits OR have a "0" EFC on your Student Aid Report. The 2014-15 income standards listed below are based on income for the 2013 tax year. If you are independent, use your income (and spouse's) only from 2013. If you are dependent, use your parents' income only from 2013:

Family Size	Total 2013 Income
1	$17,235 or less
2	$23,265 or less
3	$29,295 or less
4	$35,325 or less
5	$41,355 or less
6	$47,385 or less
7	$53,415 or less
8	$59,445 or less

**Add $6,030 for each additional dependent.

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BOGFW-C: Qualify based on at least $1,104 of need based on the FAFSA or Dream Application.
Note: EOP&S require students to be either BOGFW A or B eligibility or an Expected Family Contribution (EFC) of 0 to receive their services.

BOGFW – Special Classification

If you meet any of the following criteria, you may be eligible for a fee waiver under the Special Classification guidelines. Certification is provided by various agencies. Please contact the College Financial Aid Office for assistance:
- Eligible dependent of deceased or disabled veteran
- Recipient of the Congressional Medal of Honor or dependent
- Dependent of California National Guard
- Dependent of victim of September 11, 2001 terrorist attack
- Dependent of deceased California law enforcement/fire suppression personnel killed in the line of duty

Apply for the on-line Board of Governors Fee-Waiver in WebSMART.

How Do I Manage My Financial Aid Refunds?

Financial Aid (grants, federal student loans, and scholarships) will be used first to reduce current institutional debt you owe Cañada College, College of San Mateo or Skyline College such as enrollment fees, health fees and nonresident tuition. If your financial aid is more than the amount owed, you will be paid the remaining balance. Your disbursement choices are: (1) direct deposit; or (2) paper check. Please note, due to processing and mailing time, receipt of your paper checks may be delayed up to two weeks.

Direct Deposit

If you select direct deposit, your financial aid will automatically be deposited into your bank account. We encourage students to sign up for Direct Deposit which is the fastest way to receive funds. Important – if you close your bank account, you must provide updated information.

How Do I Sign Up for Direct Deposit?

To sign up for direct deposit:
- Log into WebSMART
- Click the "Financial Aid" Tab
- Click the "Account Information for Direct Deposit" link
- Enter your account information as instructed

It may take up to a week to validate your direct deposit account number. While this process is pending, if you have a financial aid refund, a paper check will be mailed to you.

Paper Check

If you do not sign up for direct deposit you will receive paper checks in the mail.

Paper checks will take an additional 7 to 10 days after your financial aid payment has been disbursed. All checks will be sent to the address you reported to Admissions & Records/WebSMART. Be sure to keep your mailing address current by updating your information on WebSMART. **Important – please cash your check immediately**. If you don't cash it, the check will be cancelled 90 days after the date on the check.

Rights and Responsibilities for Financial Aid Programs

You have the right to:
- Know what financial aid programs are available.
- Know the priority dates for submitting applications for each of the programs available.
- Be informed of financial aid policies and procedures.
- The cost of attending and the policy on refunds to students who drop out.
- Know how and when you will be paid a refund (if applicable).
- Know how your financial need was determined and what resources (such as your income, assets, parental contribution, and other financial aid) were considered in the calculation of need.
- Request an explanation of your financial aid and how much of your financial aid eligibility has been met as determined by the Financial Aid Office.
- Know what portion of your financial aid must be repaid, and what portion is gift aid or aid received from work.
- Know how the Financial Aid Office determines whether you are making satisfactory academic progress (SAP) and what the consequences are if you are not.
- Know the terms of any loans you receive, deferment options, cancellation, forbearance rights, and repayment options.
- Request reconsideration of your financial aid package if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.

You have the responsibility to:
- Complete all application forms accurately and submit them on time.
- Provide correct information. Intentional misrepresentation of information on financial aid applications is a violation of Federal law and may be a criminal offense.
- Return all documentation, verification forms, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application in a timely manner.
- Read and understand all forms that you are asked to sign and keep copies of them.
- Accept responsibility for all agreements that you sign.
- Repay all loans including the interest on those loans.
- Perform the work that is agreed upon in accepting a Federal Work-Study award in a satisfactory manner.
- Be aware of refund and repayment procedures (Return of Title IV or R2T4).

- If you are a recipient of a student loan, notify your servicer, your College Financial Aid, and Admissions and Records Offices of any changes of address, name and/or enrollment status.
- File all required student loan deferment or cancellation forms on time.
- Report any change in the information used to determine your eligibility, including enrollment status and financial resources.
- Understand the SMCCCD refund policy.
- Understand the SMCCCD Satisfactory Academic Progress (SAP) Policy for Financial Aid.
- Understand the SMCCCD over award policy.
- Understand the required 150% maximum enrollment for financial aid purposes.
- Make sure your mailing address is current at all times. Failure to maintain a correct mailing address may delay receipt of your financial aid.
- Notify the Financial Aid Office and your Federal Student Loan Servicer immediately if you withdraw from school.

Cost of Attendance

College Costs for Aid Year 2014-2015

Below is a standard budget which reflects the Cost of Attendance at the colleges in the San Mateo County Community College District. Some expenses such as Enrollment Fees, Student Representation Fees and Heath Service fees are direct costs at the college. Your actual personal expenses will vary depending on your living arrangements, personal and miscellaneous expenses, method of transportation and other factors. These expenses are limits determined by federal and state agencies and are for your planning purposes. ***Fees are due to the college unless covered by waivers or financial aid. Allowances are not paid to the college but are shown for your planning purposes.***

The table below is based on full time enrollment for the academic year. Enrollment fees will vary depending on the number of enrolled units. Check with your Financial Aid Office for additional information on summer terms or for less than full-time enrollment budgets.

Budgets are for the academic year unless otherwise noted	Lives with Parent(s)	Lives Away from Parent(s)	Non-Resident
Fees[1]	$1,344[1]	$1,344 [1]	$7,476 [2]
Room and Board Allowance	$4,599	$11,493	$11,493
Transportation Allowance	$1,134	$1,278	$1,278
Miscellaneous and Personal Allowances	$3,132	$2,871	$2,871
Books and Supplies	$1,746	$1,746	$1,746
1. Includes Enrollment, Health, Student Body and Student Rep fees 2. Includes tuition and fees			

Special (Unusual) Circumstances

The process of determining eligibility for financial aid uses standard formulas and standard student budgets. The Financial Aid Office recognizes that some students have unusual or special circumstances that may not be evident in the standard process of determining eligibility.

Students with special circumstances are encouraged to contact the Financial Aid Office at their campus for review of their financial aid package based on those individual circumstances. Students should complete the Unusual Circumstances Form and attach documentation supporting those circumstances. Income adjustment requests are based on the prior year information.

Special (Unusual) Circumstances for Families

The income information provided on the FAFSA is for the previous calendar year. What if a family's income changes because of a loss of employment, an accident, or an illness? There may be a loss of benefits such as child support, a divorced or a disability that changes the family's ability to pay for college.

If a family's income will change for the coming year, you may submit a "Special (Unusual) Circumstance" application to the Financial Aid Office after you filed your FAFSA.

Verification and Special Circumstances

A student/family selected for Verification by the Department of Education may not be considered for a Professional Judgment Review until that review process has been completed.

Be sure to watch WebSMART for requests for any additional information needed to complete your file.

Students will also be notified through WebSMART for any resulting changes to aid eligibility.

Be sure your file is complete and all documentation have been submitted. The Financial Aid staff can use documented income changes to determine eligibility for programs. Adjusted Gross Income can also be reduced because of unusual medical expenses, K-12 school tuition costs, the support of an extended family member that does not reside with the family or unusual debt related to a bankruptcy, adoption, divorce, etc.

Remember, when you complete the FAFSA, if you are dependent, a parent cannot be counted in the number in college, unless done under Special (Unusual) Circumstances.

Students wishing to request an adjustment to their FAFSA will need to submit a completed unusual circumstance form to the Financial Aid Office. Please check with the Financial Aid Office to find out when the forms will be accepted for review.

Dependency Override

Basic Dependency Information

Federal Policy on Dependency
Students are considered to be dependent until they reach the age of 24, unless they:
- Are married;
- Are an orphan;
- Are a ward of the court;
- Are an emancipated minor;
- Are determined to be an unaccompanied youth who was homeless or self-supporting and at risk of being homeless;
- Are currently serving active duty for purpose other than training;
- Are a veteran;
- Are in graduate school; or
- Have dependents.

Federal Policy on Schools Overriding Dependency:
Federal guidelines allow schools to exercise "professional judgment" in overriding a student's dependency status. The student would need to verify "unusual' family circumstances before the Financial Aid Office can change a dependent student's status to that of independent.

Examples of an "Unusual" Family Circumstance:
There are no absolute definitions for "unusual" family circumstances. However, examples might include abusive family situations, dysfunctional families, or families who have broken up because of alcohol or drug abuse. The parent's unwillingness to assist a student, though, will not solely be used for a dependency override.

To request an override of your dependency status by the SMCCCD Financial Aid Office you must submit (at least) the following:
- ✓ A letter explaining your "unusual" circumstances
- ✓ A letter from a teacher, counselor, priest, or medical professional who can verify your "unusual" circumstances
- ✓ The completed income and housing information form (obtained at the Financial Aid Office).
- ✓ Your federal tax return for the past year

Please Note: All reviews of "override requests are done on a case-by-case basis. Since each case is unique, additional information may be requested

Conflicting & Inaccurate Information

Policies

Explain what constitutes conflicting information and indicate who may make a determination that conflicting information exists. Indicate here whether only the conflicting data elements are documented or whether any conflicting information triggers a full verification of the student's file. You may cross-reference another section of the manual if resolution of conflicting information is treated separately from verification. In addition, verification of applicants who are not federally selected may be defined here. 668.54(a)(3),(5) 668.16(f) FSA Handbook, pp. AVG-106-to AVG-107

The FAFSA is the only form students must fill out to apply for Title IV aid. A school cannot require extra information from students except for verification or resolution of conflicting information. However, a school may require additional information for other purposes, such as packaging private or institutional aid. If the school collects additional information that affects Title IV eligibility, it must take the information into account when awarding Title IV aid.

Procedures

Detail how the applicant reconciles conflicting or inaccurate information with the financial aid office, and how the application is tracked during this process. Include the steps that must be followed for referrals to OIG. You may cross-reference another section of the manual if resolution of conflicting information is treated separately from verification. You may also wish to cross-reference the document collection and tracking, as well as the forms sections of the manual. The technicians examine data and, depending on the situation, may request additional supporting documentation.

An example would be:

An AGI figure won't be available for someone who isn't required to file a tax return. A non-filer would instead report on the FAFSA income earned from work, which includes any income reported on the individual's W-2 forms plus any other earnings from work not reported on those forms. Even if no taxes were paid on this income earned from work, it **should not** be reported as untaxed income on the FAFSA.

As mentioned earlier, non-filers must provide a signed statement, e.g., the Department's verification worksheet, certifying their non-filer status and listing all the sources and amounts of income earned from work. In lieu of such a statement, the person can provide W-2 forms for all the income.

Financial Aid Programs

Summary of Federal and California State Aid Programs Available to Help You Pay for Your School		
Funding Source	**Repayment Obligation**	**Additional Information**
Federal Pell Grant	Grant does not have to be repaid	Available to mostly undergraduate students. Eligible students will receive the amount they qualify for. Eligibility is determined by the federal review of FAFSA data and a student's enrollment status.
Federal Supplemental Educational Opportunity Grant (SEOG)	Grant does not have to be repaid	For undergraduates with exceptional financial need. All applicants must complete the FAFSA by March 2nd. Funds are limited and are awarded on a first come, first served basis.
Federal Work-Study	Money earned while attending school; does not have to be repaid	All applicants must complete the FAFSA by March 2nd. Be sure to answer "Yes" to the question that ask "Are you interested in being considered for work-study?" Funds are limited and are awarded on a first come, first served basis.
Federal Direct Loans	Loans **DO** need to be repaid	Low-interest loans for students and parents to help pay for the cost of a student's education.
State Cal Grant A	Grant does not have to be repaid	Students with 3.00 GPA meet the basic requirements. Apply by March 2nd. There is a secondary deadline, specifically for California Community College students, September 2nd. There will be a limited number of awards for the second deadline.
State Cal Grant B	Grant does not have to be repaid	Students with 2.00 GPA meet the basic requirements. Apply by March 2nd, or September 2nd (California Community College deadline).
State Cal Grant C	Grant does not have to be repaid	Helps vocationally oriented students acquire marketable job skills.
State Chafee Grant	Grant does not have to be repaid	Provides up to $5,000 annually to foster youth and former foster youth to use for college expenses.
California Community College Board of Governors Fee Waiver (BOGFW)	Fee does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.
EOP&S	Grant does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.
CARE	Grant does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.
Please note that many financial aid awards are based on full-time enrollment (12 units or more each semester) and for a full academic year. Students enrolled less than full time may have their awards prorated and reduced.		

Pell Grant Experiment Program

The United States Department of Education has selected a handful of colleges across the country to participate in two very exciting and beneficial Pell Grant Experiments. Cañada College and College of San Mateo has been chosen to participate.

The purpose of the experiments is to determine the impact of two different experimental expansions to the Pell grant eligibility criteria for income-eligible students enrolling in occupational training and help inform policy official on the effects of expanding Pell Grant access on education attainment, student debts, employment, and earnings.

Experiment 1
Temporarily expands Pell Grant eligibility to students who already possess a bachelor's degree and who enroll in a short-term vocational or career program

Experiment 2
Temporarily expands Pell Grant eligibility to students who enroll in certain short-term vocational or career training programs

For more information, please contact the Financial Aid Office at the College of San Mateo or Cañada College.

Federal Work-Study (FWS)

Work-Study is a financial aid award that provides the student the opportunity to work and earn a portion of the funds needed to cover education or living expenses while at school.

The benefits of work-study jobs include:
- Student oriented employers who work around your class schedule
- Income earned from Work-Study in a tax year is excluded on the following FAFSA
- Jobs are located on campus which makes them convenient to work in between classes
- Co-workers and district employees help you broaden contacts and your circle of friends

> 13 – 15 hours per week is the optimal number of hours for full-time students to work

To receive a work-study award you should have answered 'Yes' to the FAFSA questions "Are you interested in being considered for work-study?". In addition, you need to have your FAFSA completed and submitted by March 2nd.

If you are a priority applicant who did not receive a Federal Student Work-Study Award but would still like to work, contact the Financial Aid Office to see if you might still qualify and if there are still Federal Work-Study funds available. Federal funds made available to the schools are very limited and are awarded on a first-come, first-served basis to qualified applicants. Consideration will be given to renewal students who meet all the federal conditions and requirements outlined in the Federal Student Work-Study Program. Unfortunately, due to limited available federal funds, employment in a work-study job is not guaranteed.

All students working on a SMCCCD college campus are subject to district hiring policies. Students must not begin working until they receive notification that they have been approved.

Student Loans

SMCCCD Loan Policy

In an attempt to decrease the number of student loan defaults, and lower the level of student loan indebtedness, the SMCCCD financial aid offices will adhere to the following student loan policy:

While SMCCCD believes that student loans are an integral part of the federal aid programs, we are deeply concerned about student loan default and high student loan indebtedness.
Therefore, whenever possible, we will encourage students to select work-study or off-campus employment instead of student loans. In addition, we will encourage students to borrow as little as possible at the community college level where educational costs are lower than at four- year colleges and universities.

Loan Application: Case-By-Case

SMCCCD requires loan applicants to submit a written request for student loans. Forms are available online at: https://websmart.smccd.edu/finaid/1415/1415 7 Direct Loan.pdf. Loan requests will be considered on a case-by-case and year-by-year basis. Since research has shown that students who have academic progress problems are more likely to fall into default, a student's academic progress (or lack of it) will play a substantial part in the determination of the loan request. In some cases, the student's request may be approved, but the amount of the loan may be reduced.

LOAN APPROVALS

Student loan applications will not be reviewed for approval until all steps of the application are complete. This includes, but is not limited to, completing a Master Promissory note, Entrance loan counseling and the student loan repayment calculator. During the loan entrance counseling, the student will be provided with essential repayment and deferment information regarding the loan. Students whose loan requests are approved will be sent an award letter. The loan application will then be certified by the Financial Aid Office on your campus.

LOAN EXIT INTERVIEWS

When a student graduates, transfers to another college or university, drops below half-time enrollment status or otherwise leaves school, the student must complete the required Federal Direct Student Loan Exit Interview. The district will not be able to release transcripts or diplomas until the Exit Interview process is completed.

Additional Guidelines

Students, whose loan requests for a Federal Direct Loan are approved for the academic year in the Fall term and then go on Financial Aid Warning for the Spring term (before their loan applications are certified), will not have their loan applications certified. They will need to resubmit a "Direct Loan Request" form.

To be eligible for loans, students must be enrolled in an eligible program at least half time. Students who fail to complete the minimum 6 unit requirement with at least a 2.0 GPA may have their subsequent disbursement cancelled.

There are limits on Direct Subsidized loan eligibility for first time borrowers on or after July 1, 2013. Refer to the Department of Education's Fact Sheet.

There is a deadline for Federal Direct Loan Applications. Check with your financial aid office as deadlines may vary from term to term as the academic calendars change.

Emergency Loans

Emergency Loans are temporary, short term loans arranged on a case by case basis to qualifying students. These loans are made through the Financial Aid Office at the District College that is managing the financial aid application.

Your Financial Aid Office has an Application for Short Term Emergency Loan. Generally these loans are for 30 days (or less). No interest is charged on these short term loans. For financial aid recipients, repayment is due upon receipt of financial aid funds from the school.

Parent PLUS Loan

Parents of dependents student may borrow a parent PLUS loan to help pay for the cost of a student's education. Parent PLUS loan application is available upon request. Please see the Financial Aid Office.

Cal Grants

A Cal Grant is money for college you don't have to pay back. To qualify, you must meet the eligibility and financial requirements as well as any minimum GPA requirements. Cal Grants can be used at any University of California, California State University or California Community College, as well as qualifying independent and career colleges or technical schools in California.

There are 3 kinds of Cal Grants:

Cal Grant A helps pay for tuition and fees at four-year colleges.

Cal Grant B provides a living allowance of up to $1,648, in addition to tuition and fee assistance after the first year, at a two- or four-year college.

Cal Grant C assists with the costs of a technical or career education and provides up to $547 for books, tools and equipment.

WebGrants for Students lets you track your Cal Grant 24/7

WebGrants for Students provides the resources, information and tools needed to assist with the college financial aid process. WebGrants for Students allows you to manage your Cal Grant and/or Chafee Grant account(s) online – you can view updates, make school or address changes, make corrections, post leave-of-absence requests and complete forms at www.webgrants4students.org

Further information is available at http://www.csac.ca.gov/doc.asp?id=905

Cal Grant Self Service for Students

Financial aid applicants are able to check the status of their Cal Grant at
https://mygrantinfo.csac.ca.gov/logon.asp. FAFSA and Dream App filer information is automatically
forwarded to the California Student Aid Commission. It can take two to three weeks from the time
the FAFSA was filed for your information to post at this web site.

Chafee Grant for Foster Youth: The California Chafee Grant Program provides up to $5,000 annually
to foster youth and former foster youth to use for college expenses. You may also qualify for other
on campus resources such as EOP&S, Health Center, Psychological Services, and Career Center. To
qualify, a student must have been in foster care between their 16th and 18th birthday and not have
reached their 22nd birthday (students could have been foster youth in another state and now live in
California). This is a need based grant awarded to students in at least 6 units. Applications are
available online at www.chafee.csac.ca.gov or call 888-224-7268, option #3.

Off Campus resources for foster youth

Casey Family Programs - http://www.casey.org/Resources/
Transitional Age Youth Initiative (TAYSF) - http://www.taysf.org/
California Youth Connection - http://www.calyouthconn.org/

AB 540 and DACA Students

If you're an undocumented or under-documented student, attended at least three years of high school in California and graduated from a California high school or received its equivalent, you may qualify for in-state tuition rates at California's public colleges, Cal Grants and may also be considered for an institutional, privately funded scholarship for when you transfer to a four year California college.

Questions regarding AB540 enrollment eligibility should be directed to your college's Admission and Records Office.

If you filed an application for permanent residency at least one year before enrolling in college, you may already be eligible for in-state tuition rates and California state aid - contact your college's Admissions and Records Office.

Any student, who meets all of the following requirements, shall be exempt from paying nonresident tuition at the California Community Colleges, the University of California, and the California State University (all public colleges and universities in California).

Requirements:
- The student must have attended a high school (public or private) in California for three or more years.
- The student must have graduated from a California high school or attained the equivalent prior to the start of the term (for example, passing the GED or California High School Proficiency exam).
- Students who are non-immigrants (for example, those who hold F [student] visas, B [visitor] visas, etc.) are not eligible for this exemption.

The student must file an exemption request including a signed affidavit with the college that indicates the student has met all applicable conditions described above. Student information obtained in this process is strictly confidential unless disclosure is required under law.

Nonresident students meeting the criteria will be exempted from the payment of nonresident tuition, but they will not be classified as California residents. They continue to be "nonresidents."

What is AB 540?

AB 540 is a state law that exempts certain students who are not residents of California from paying nonresident tuition at California Community Colleges and California State Universities. The current SMCCCD rate is $46 per unit.

Who is Eligible?

Starting in January of 2013 AB 540 students will also be able to apply for:
- Certain scholarships which require BOG fee waiver eligibility
- Institutional financial aid like EOP&S grants & fee waivers and community college BOG fee waivers
- State financial aid like Cal Grants and Chaffee Grants

How to find out if I qualify?

- Complete the California Nonresident Tuition Request. Your eligibility will be determined based on your application and the California Nonresident Tuition Exemption Request.
- Attended a California high school for three or more years
- Graduated from a California high school or attained the equivalent of a high school diploma from California

Selective Service Registration

Unlike the FAFSA, the CA Dream Act Application does not verify Selective Service Registration. As a requirement for the Cal Grant Program, male applicants between the ages of 18 through 25 must register with the Selective Service. Dream Act applicants cannot register online but can by mail using the convenient form on the Commission's website. Students will receive a postcard with the Selective Service Registration confirmation number by mail and are advised to retain two copies. One of the copies will serve as proof of registration for the college financial aid office as institutions are responsible for verifying Selective Service for these students prior to disbursement of their Cal Grant award.

AB540 does not provide student federal financial aid eligibility for undocumented students. These students remain ineligible for federal aid. There are a growing number of scholarships for students who qualify for AB540 in order to help them pay for college. A list of scholarships in which residency is not a criteria is updated annually and can be found on the MALDEF website at www.maldef.org

What is DACA?

DACA, or Deferred Action for Childhood Arrivals, grants consideration for deferred action to certain people who came to the United States as children and meet several key guidelines. An individual who has received deferred actions, or DACA status, is authorized by the Department of Homeland Security (DHS) to be present in the United States, and is therefore considered by DHS to be lawfully present during the period deferred action is in effect. However, deferred action does not confer lawful status upon an individual, nor does it excuse any previous or subsequent periods of unlawful presence.

For more information about DACA, please refer to:
http://www.uscis.gov/humanitarian/consideration-deferred-action-childhood-arrivals-process/frequently-asked-questions

Additional Resources

Extended Opportunity Programs and Services (EOP&S): EOP&S is a student support program for educationally and economically disadvantaged students. It is designed to provide opportunities in higher education for students with academic potential that historically would not have attended college.

CalWORKs: CalWORKs (California Work Opportunities and Responsibility to Kids) is a state funded Welfare-to-Work Program designed to help individuals on public assistance become self-sufficient. The program includes education, training and support services, as well as employment opportunities related to the individual goal of each participant.

Law Enforcement Personnel Dependents Grant: This grant is available to dependents of California law enforcement officers who were killed or totally disabled in the line of duty. These need-based grants range from $100 to $9,873 a year, up to four years, and may be used to attend any California college.

AmeriCorps: By becoming a volunteer with AmeriCorps, you will receive an education award of up to $5,730 (prorated according to unit level) each year for up to two years. This program provides full-time educational awards in return for work in community service. Funds are requested through the Financial Aid Office. For more information, call 1-800-942-2677 or go to www.americorps.org or http://www.nationalservice.gov/

U.S. Department of Veteran's Affairs: If you are a veteran or you are the dependent of a veteran, Veteran's Educational Benefits may be available to you. Inquire on campus for more details. For more information, call 1-888-442-4551 or go to www.gibill.va.gov.

Armed Forces: The Army, Navy and Air Force award college scholarships based on physical aptitude and merit to students who will serve at least four years on active duty after graduation. U.S. Coast Guard: The Coast Guard, part of the Department of Homeland Security, can be reached at (877) NOWUSCG.

Support for Native Americans: Members or close descendants of a federally recognized American Indian tribe or Nation may be eligible for grants to help pay for college. To learn more, contact the Office of Indian Education Programs go to http://www2.ed.gov/about/offices/list/oese/oie/index.html (A FAFSA application is required.)

IRS Tax Benefits: The Lifetime Learning Credit is available for college juniors, seniors, graduate students, and working Americans who are pursuing learning to upgrade skills. The credit is also available for students who have already completed the first two years of general education at a community college, and who are attending more than part-time to improve or upgrade job skills.

Financial Aid Vocabulary

Award Notification Letter: A letter notifying financial aid applicants of the types and amounts of aid offered, as well as the responsibilities and conditions of each award. The letter will include the method and dates of payment.

California Aid Report (CAR): Correspondence you receive from the California Student Aid Commission regarding your Cal Grant eligibility after you file the FAFSA and GPA Verification form.

Cost of Attendance (COA): The total estimated cost of college for the school year, also referred to as the student budget; includes tuition, fees, books, supplies, transportation, food, housing, and personal expenses. Some components of the COA are obligations to the school and others are estimates for planning purposes.
For example a student has a food allowance but does not pay the institution for food.

Default: Failure to make loan payments or otherwise honor the terms of a loan; reported to credit bureaus and can influence future credit and ability to receive financial aid.

Dream Application: A financial aid application for students who meet the criteria of AB 540, that analyzes the information on your application, calculates your EFC and sends you a California Student Aid Report.

Expected Family Contribution (EFC): The amount that you and your family are expected to contribute toward your education, assessed from resources such as employment and assets.

Financial Need: This amount is determined by subtracting your EFC and other financial resources from your cost of attendance. Financial aid awards are offered to meet your financial need based on program requirements and available funds.

Federal Processor: The federal government's computer system, also referred to as the "central processor" that analyzes the information on your FAFSA, calculates your EFC, and sends you a Student Aid Report.

Free Application for Federal Student Aid (FAFSA): The FAFSA is the official financial aid application used to determine federal and state aid. There is no charge to have your FAFSA processed online at www.fafsa.gov.

Grant: A grant is a form of financial aid that does not have to be paid back. It is a gift.

Loan: A loan is a form of financial aid that must be repaid with interest over a period of years.

Renewal FAFSA: This application simplifies the process of reapplying for financial aid. Some information from the previous application is pre-populated on the Renewal FAFSA making the application process faster. Students must re-apply every year.

Residency: This is a determination of a student's status as a California resident. This determination is made by the Admissions Office and will affect which financial aid programs a student may be eligible for.

Return of Title IV Funds: If a student receives federal student aid funds, including grants, and withdraws from all classes before 60% of the enrollment period has passed, the student could owe money back to the federal government or the college. Contact the Financial Aid Office before withdrawing from classes.

Satisfactory Academic Progress (SAP): To be eligible to receive federal and state financial aid, a student must be progressing satisfactorily toward completion of an approved educational program.

Selective Service Registration: By law, certain students are required to register, or arrange to register, with the Selective Service in order to receive federal and some state student aid. This includes males born on or after January 1, 1960, who are between the ages of 18 and 25, citizen or non-citizen, and not currently on active duty in the Armed Forces.
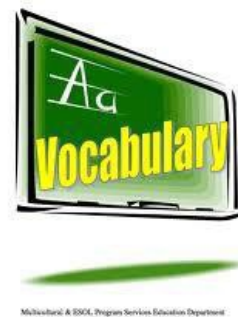
Student Aid Report (SAR): The report summarizing the information you provided on your FAFSA or Dream Application. The Financial Aid Office will receive this same information electronically and begin the process to determine your eligibility.

Untaxed Income: All income received that is not taxed or may not be reported to the IRS, including Social Security Benefits, Earned Income Credit, Additional Child Tax Credit, clergy and military allowances, Disability benefits, tax sheltered income reported on W-2 forms, welfare and child support payments, any cash income not reported to the IRS, bills and support paid on the student's behalf, or any other income received not reported on your tax form.

Verification: A federal process in which the college checks the accuracy of the information you submitted on the FAFSA or Dream Application. Documents will be requested such as Federal Tax Return Transcript and W-2 forms. Quick response to any request for documentation will help expedite the process.

Veteran: For the FAFSA, a person who has engaged in active duty or was a cadet or midshipman at one of the service academies, and who was released under a condition other than dishonorable.

Financial Aid Conflict of Interest Policy and Code of Conduct

The SMCCCD Student Financial Aid Office and its staff have always been bound to act in compliance with the philosophy outlined in the National Association of Student Financial Aid Administrator's Statement of Ethical Principles and Code of Conduct for Institutional Financial Aid Professionals.

The Higher Education Opportunity Act (HEOA) requires educational institutions to develop and comply with a code of conduct that prohibits conflicts of interest for financial aid personnel. Any SMCCCD Financial Aid Office officer, employee, or agent who has responsibilities with respect to student educational loans must comply with this code of conduct. The following provisions bring SMCCCD into compliance with the federal law.

I. Purpose

The purpose of this policy is to prohibit conflicts of interest in situations involving student financial aid and to establish standards of conduct for employees with responsibility for student financial aid.

II. Applicability

This Policy applies to all employees who work in the Student Financial Aid Office and all other SMCCCD employees who have responsibilities related to education loans or other forms of student financial aid.

III. Definitions

A. **Conflict of Interest:** A conflict of interest exists when an employee's financial interests or other opportunities for personal benefit may compromise, or reasonably appear to compromise, the independence of judgment with which the employee performs his/her responsibilities.

B. **Gift:** Any gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than a de minimus amount. The term includes a gift of services, transportation, lodging, or meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred. The term "gift" does not include any of the following:

1. Standard materials, activities, or programs on issues related to a loan, default aversion, default prevention, or financial literacy, such as a brochure, a workshop, or training.

2. Training or informational material furnished to the SMCCCD as an integral part of a training session that is designed to improve the service of a lender, guarantor, or servicer of educational loans to the SMCCCD, if such training contributes to the professional development of the SMCCCD employees.

3. Favorable terms, conditions, and borrower benefits on an education loan provided to a student employed by the University or an employee who is the parent of a student if such terms, conditions, or benefits are comparable to those provided to all students of SMCCCD and are not provided because of the student's or parent's employment at SMCCCD.

4. Entrance and exit counseling services provided to borrowers to meet the SMCCCD responsibilities for entrance and exit counseling under federal law, so long as the SMCCCD employees are in control of the counseling, and such counseling does not promote the products or services of any specific lender.

5. Philanthropic contributions to an institution from a lender, servicer, or guarantor of education loans that are unrelated to education loans or any contribution from any lender, guarantor, or servicer that is not made in exchange for any advantage related to education loans.

6. State education grants, scholarships, or financial aid funds administered by or on behalf of a State.

C. **Opportunity pool loan:** A private education loan made by a lender to a student attending SMCCCD or the family member of such a student that involves a payment, directly or indirectly, by points, premiums, additional interest, or financial support to such lender for the purpose of such lender extending credit to the student or the family.

D. **Revenue-sharing arrangement:** An arrangement between SMCCCD and a lender under which (a) a lender provides or issues a loan to students attending the college or to their families; and (b) SMCCCD recommends the lender or the loan products of the lender and in exchange, the lender pays a fee or provides other materials benefits, including revenue or profit sharing, to SMCCCD or its employees.

Consumer Information

The Colleges of the San Mateo County Community College District work very hard to maintain compliance with all federal requirements. These include fiscal, social and legal aspects of college life. Information is included below. There are links to more details of these requirements on the district web site at www.SMCCD.edu.

Academic Program Information

Complete information about all degree and certificate programs is available at the district colleges' individual web sites at www.smccd.edu. A catalog is provided to all new students as part of the college orientation program. Students are encouraged to download or keep the catalog as a valuable reference about program requirements for all educational programs. Class schedules are available both on the web and in print copy several months before each semester begins. Students may select courses each term to advance toward completion of a degree or certificate.

Accreditation Information

The colleges of the San Mateo County Community College District are approved by the Office of the Chancellor of the California Community Colleges and are fully accredited by the Western Association of Schools and Colleges (WASC), the recognized local accrediting agency which is affiliated with the Federation of Regional Accrediting Commissions of Higher Education.

Privacy Rights of Students

The Family Educational Rights and Privacy Act (FERPA) requires educational institutions to provide access to students' official educational records; provide opportunity for a hearing to challenge such records on certain grounds; obtain written consent of the student before releasing certain information; and extend these rights to all students of the college.

The Act provides that the College may release certain types of "Directory Information" unless the student submits a request in writing to the Dean of Enrollment Services that certain or all such information not be released without his/her consent. Currently enrolled students may request that "Directory Information" be withheld by notifying the Dean of Enrollment Services in writing each term or semester.

External entities have access to only the following directory information (1) student's name and city of residence; (2) email address; (3) participation in recognized activities and sports; (4) dates of enrollment; (5) degrees and awards received; (6) the most recent previous educational agency or institution attended; and (7) height and weight of members of athletic teams.

Appropriate college personnel as noted in No. 3 above have access to full address information. The Federal Solomon Act requires colleges to release full directory information (including address) to U.S. Armed Forces.

A copy of the Family Educational Rights and Privacy Act (Sec. 438, P.L. 93-380) is available in the Office of Admissions & Records, Administration Building, during normal business hours.

Release of Information for Financial Aid Purposes Forms are available in the district financial aid offices and online at www.canadacollege.edu, www.collegeofsanmateo.edu or www.skylinecollege.edu.

Student Right-to-Know and Campus Security Act

In order to make the San Mateo County Community College District a safe and pleasant environment for students and employees, the District has established procedures in compliance with the Student Right-to-Know (SRTK) and Campus Security Act (Federal Public Law 101-542). Persons seeking information concerning District law enforcement procedures, crime prevention efforts, and crime statistics should contact the Public Safety Office at your campus.

As part of our reporting under the Campus Security Act, the district colleges are required to report any crimes committed on campus. Reports are available from the Campus Safety Office.

The Act also requires institutions to make available the completion or graduation rate of certificate or degree-seeking full-time students. A paper copy of this information may be obtained at the Admissions and Records Office at your campus.

Student Conduct

Students enrolled in the Colleges of the District are expected to conduct themselves as responsible citizens and in a manner compatible with the District and College function as an educational institution. Students are also subject to civil authority and to the specific regulations established by each College in the District. Violators shall be subject to disciplinary action, including possible cancellation of registration, and may be denied future admission to the Colleges of the San Mateo County Community College District. A list of actions which are prohibited and may lead to appropriate disciplinary action is contained in the College Catalog, which is available for review in College offices and for free in the district college bookstores. All information is also available on line.

Academic Integrity Policy (Cheating and Plagiarism)

As members of the college community, students are expected to demonstrate integrity on all academic endeavors. Students are evaluated on their own merits, so they should protect academic integrity at district colleges and be proud of their achievements.

General principles of academic integrity include the concept of respect for the intellectual property of others, the expectation that individual work will be submitted unless otherwise allowed by an instructor, and the obligations both to protect one's own academic work from misuse by others and to avoid using another's work as one's own. Faculty, with the full support of the colleges, have the right to take standards of academic integrity into account when assigning grades. All students are expected to understand and abide by these principles.

Any act which gains or is intended to gain an unfair academic advantage or which compromises the integrity of the academic standards of the college may be considered an act of academic dishonesty.

Cheating and Plagiarism are violations of the Academic Integrity Policy and the Student Conduct Code and will result in appropriate disciplinary action.

Students seeking further information concerning these guidelines should contact the Office of the Vice President or see the College Catalog.

Student Ability for Financial Aid Eligibility Changes

Recent federal legislation has limited the Ability to Benefit (ATB) provisions by which a person who does not have the equivalent of a high school diploma may receive federal financial aid effective on or after July 1, 2012. The equivalent to a high school diploma includes passing the GED or California High School Proficiency Exam (CHSPE), homeschooling and the completion of a two year post-secondary program that is fully transferable to a baccalaureate program, (such as an AA/AS degree). Those without the equivalent of a high school diploma are not eligible for federal financial aid except under the following conditions:
1. Prior to July 1, 2012 they were enrolled in an eligible program as defined by the Department of Education and have previously met one of the ATB provisions below; or
2. On or after July 1, 2012, they can demonstrate enrollment prior to July 1, 2012 in an eligible program as defined by the Department of Education and subsequently fulfill one of the ATB provisions below:

- o Satisfactory completion of 6.0 units of degree-applicable coursework acceptable for college credit at a SMCCCD college; or
- o Achieving a passing score on all three assessment tests administered by the College Testing Offices. This assessment is referred to as an Ability to Benefit Test.

If ineligible to demonstrate Ability to Benefit because the students was not enrolled in an eligible program as defined by the Department of Education prior to July 1, 2012, the student may not receive any federal financial aid from any college/university until having the equivalent of a high school diploma. There is no appeal to this statutory requirement.

For GED testing information, interested persons should call the unified school district in their area. Students who are still attending high school are not eligible for federal financial aid regardless if they demonstrate Ability to Benefit as they must also be regularly admitted college students.

Satisfactory Academic Progress (SAP)

Federal regulations require that the standards applied to students receiving financial aid also apply during periods when a student is not receiving federal aid. This policy does not apply to the Board of Governors Fee Waiver (BOGFW).

The Financial Aid Office uses the following policy to measure SAP:
- Complete at least 67% of the units you have attempted.
- Maintain a cumulative 2.0 Grade Point Average.
- Complete your educational objectives within 150% of the published length of your educational program (all units of ESL and 30 units of remedial courses are excluded from the maximum).
- All transferable units from other schools will be included in the maximum time frame assessment, the cumulative GPA assessment and the cumulative pace rate assessment. These transferable courses will count towards unit maximum based on the number of units accepted by the district Admissions and Records Offices after you submit an official academic transcript from all prior schools.
- The comprehensive GPA will include grades for each class that is visible on your transcript regardless of university grade replacement and grade exclusion policies.
- SAP is monitored each semester. Students who fail to meet GPA or completion percent are placed on financial aid warning after the first deficiency. Students are notified by email and through the SMCCCD WebSMART account.
- Students whose total units exceed the maximum time-frame requirements or those who have been placed on financial aid probation for two semesters in a row or a total of three non-consecutive semesters within the District will be suspended from financial aid eligibility.
- At any point, when it is mathematically impossible for a student to graduate within the maximum credit standard, that student will be considered in violation of the SAP Policy, and ineligible for financial aid.

- Students may have their financial aid eligibility reinstated after a suspension by attaining the minimum GPA or completion requirement.
- Students may appeal their financial aid suspension by filing a written request with all documentation listed on the Appeal Form and return all materials to your Financial Aid Office. An explanation of the circumstances that caused the lack of progress and your plan to remedy this deficient status are required for all appeals. As part of the appeal process the student must meet with a counselor and attach a current Student Educational Plan (SEP) with the other appeal materials. Incomplete appeals will not be considered.
- A student whose Financial Aid Appeal was denied may make a written request for the denial to be reviewed by the Financial Aid Appeal Committee. Check with your Financial Aid Office for requirements. The student will be notified by email and letter of the decision. The Appeals Committee decision will be final.
- File your appeal by the deadline date. Check the calendar since dates may vary by term.

Special Considerations for SAP

- Each semester, when counting credits to determine aid eligibility for that semester, many repeated classes will be excluded from the financial aid eligible credit count. A student can be paid on a repeated class IF the class was never previously passed. A student can also be paid for repeating a previously passed course as long it is the first repeat of the class. Transferable courses taken at other colleges will be counted when calculating a student's maximum timeframe provided the courses would apply toward degree or certificate requirements. ESL Courses are not counted in the maximum timeframe for SAP. Thirty (30) units of remedial coursework will be exempt from the maximum timeframe evaluation.

- Repeated enrollment that is not aid eligible will be excluded from the student's enrollment status for the term.

- Federal Title IV financial aid (Pell Grant, FSEOG, Direct Loans, FWS) will be recalculated based on the student's adjusted enrollment status. This recalculation will be applied regardless of whether a student received aid for previous course enrollments.

- Waitlisted courses do not count toward official enrollment status for financial aid purposes.

- All repeated courses do affect financial aid satisfactory academic progress calculations. A repeated course along with the original attempt must be counted as attempted credits.

- Suspension and Extension Appeals cannot override federal regulations. If you are in a class that is not eligible for payment, but the class is part of your approved educational plan, you will not be penalized for repeating the class, but you cannot receive financial aid for that class.

- There is a deadline for Financial Aid Academic Progress Appeals each term. Dates vary as academic calendars change. Check with your Financial Aid Office for these dates.

Withdrawing From a Modular, Condensed or Class Shorter Than the Standard Academic Semester

The new federal regulations change the way withdrawals are determined and calculations are done when dropping one or more courses offered in a modular, or session, format:

- A modular class is one that is shorter than the entire length of the semester or summer term, such as an 8-week session course, or an intersession course.
    - A student is considered to have withdrawn from the semester, for financial aid purposes, if that student does not complete all of the days in the semester or summer term that they were scheduled to complete. In other words, if, at the time you withdraw from a session course, and your remaining enrolled classes begin at a later date that term, you will be considered to have withdrawn from the term for financial aid purposes. If that occurs, we will be unable to re-determine your financial aid eligibility for that semester, or term, until we receive verification that you have attended the classes that begin later in the term. In some cases, that will mean waiting until grades are posted for the semester before we can re-determine your aid eligibility.

Incomplete Courses

"I" (incomplete) grades will be considered as "attempted", but will not be considered to have been "completed". If a student's "I" grade changes during a term, it is the student's responsibility to inform the financial aid office of the change. If the change of grade will affect the student's financial aid eligibility, the financial aid office will then do a recalculation of aid eligibility during the term. Otherwise, the change of grade will not be factored into the cumulative pace rate until the next incremental assessment.

Measuring SAP

All financial aid applicants must complete 67% of classes attempted as a part of the Satisfactory Academic Progress calculations. This is also known as the "Qualitative" measure of progress.

The second measure of progress is the requirement to maintain the minimum cumulative GPA of 2.0. This is referred to as the Quantitative measure of Satisfactory Academic Progress.

Pace Rate Calculation

$$\frac{\text{Units Completed}}{\text{Units Attempted}} = \text{Pace Rate}$$

Withdrawals and Grades of "Incomplete"

Students who withdraw from classes or receive grades of "incomplete" will have those classes included in the "pace rate calculation." "Withdrawals" and "incompletes" will be included with all other classes attempted.

Grades of "F" and "No Credit"

Students who receive grades of "F" or "No Credit" do not receive credit for the classes attempted. Thus, these classes would not be considered to have been completed.

Grades of "D" or Better and "Credit"

Students who receive grades of "D" or better and "credit" will receive credit for the classes attempted. Thus, these classes would be considered to have been completed.

Progress in Summer Sessions

A student's progress in summer session will be counted when assessing cumulative pace rate (completion rate) and cumulative GPA.

Record Delay (RD) Grades

Should a student's record reflect a Record Delay (RD) grade for a course taken the previous terms at the time of the initial financial aid award disbursement, the student's aid will be withheld until the grade is reported by the faculty person and posted on the student's record.

Attendance Regulations

Regular attendance in class and laboratory sessions is an obligation assumed by each student at the time of his/her registration. When a student fails to attend class, he/she misses the content of the session, and course continuity is lessened. When failure to attend class places a student's success in jeopardy, the instructor may drop the student from the class.

Total hours of absence which exceed twice the number of hours a class meets in a week define "excessive absence" as used by many instructors in dropping students for nonattendance. Instructors may, however, utilize stricter attendance requirements.

Absence due to participation in college-sponsored activities may be considered excused when the student informs and receives permission from the instructor in advance of the absence and makes up all work missed.

A student dropped from any class for nonattendance may appeal in writing to the Division Dean within five College calendar days of such a drop if the student thinks the absences should be excused, and reinstatement in class can be justified. Students may, with the permission of the

instructor, remain in class while their appeal is being reviewed. A recommendation regarding the appeal will be forwarded to the instructor whose decision is final.

Financial aid applicants and recipients are required to follow all attendance requirements.

Emergency Leave of Absence

A student who finds it necessary to withdraw from all enrolled courses at any time after registration must obtain a petition for semester leave of absence. This petition may be obtained from the Health Center if the emergency is of a medical nature. A petition for non-medical emergency leave of absence may be obtained from the Admissions and Records Office. It is the student's responsibility to complete the petition process. The leave of absence shall only be used when verified circumstances beyond the student's control force a complete withdrawal from all courses. Withdrawals resulting from an approved leave will not be included in the determination of the student's academic progress.

A student absent 5 days or more with a medical problem should notify his/her instructor(s).

Financial Aid recipients should be aware that the federal Leave of Absence regulations may have different requirements than institutional policies.

For Student Financial Aid (SFA) Purposes refund and repayment requirements apply when a student receives SFA Program funds and withdraws, drops out, takes an unapproved leave of absence, fails to return from an approved leave of absence, is expelled, or otherwise fails to complete the period of enrollment for which he or she was charged.

Refunds and Repayments

There are two processes used in determining if a credit balance on a student account is to be returned to a student. If there are no federal funds involved the process is a refund. If federal funds are involved, the Federal Return to Title IV Funds process is mandated. Some examples of federal aid are: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), or Federal Direct Student Loans. Cal Grants will not be included in the Return to Title IV calculation. More information on each the above process is shown below.

The last day to withdraw from an Academic Session that is shorter than the semester length class and retain eligibility for a refund is 10% of the scheduled length of the course.

Less than semester length classes

The last day to withdraw from an academic session that is shorter than the semester length class without a "W" appearing on the transcript is 30% of the scheduled length of the course.

Institutional Refunds

A student may either choose to maintain a credit balance or account or contact the Cashier's Office to arrange for a refund. Refunds are NOT issued automatically. Credit balances remain on student accounts for a maximum of five (5) years.

Prior to the first day of classes:
- Students dropping ALL classes will receive full credit toward future registration fees for the amount of all feeds paid. A $10 processing fee (plus an additional $50 processing fee for non-resident students and F-1 Visa international students) will be retained by the College if a refund is issued to the student.

On or After the First Day of Instruction:
- Enrollment Fee/ Non-resident Tuition
Students will receive full enrollment fee and non-resident fee credit toward future registration fees if they reduce their program or officially withdraw from all courses within the first 10% of class meetings. For example: if a course has 12 meetings, 10% of 12 = 1.2; the College will round up to 2.0; therefore, the student must withdraw no later than the end of the day of the second class meeting. Students who officially withdraw from all courses and request a refund will be subject to a $10 processing fee. An additional $50 processing fee will be retained by the college for non-resident and F-1 Visa international students who request a refund.

Health Services Fee

Students will receive a full refund through the second week of instruction for semester-length classes and through the first 10% of the class meetings for students enrolled in less than semester-length classes. Thereafter, these fees are not refundable or transferable unless an action of the College (e.g., class cancellation) prevents the student from attending.

Parking Fee

Parking permits are non-refundable unless an action of the College (i.e. cancellation of all of the student's classes) prevents the student from attending. If a parking permit has been issued, it must be returned to the Cashier's Office before a credit or a refund of the Parking Fee will be processed. Lost and stolen parking permits are nonrefundable.

Student Body Fee

This fee can be waived and if already paid, is refundable. To request a credit or refund of this fee, contact the Student Activities Office.

Student Representation Fee

This fee will be waived for students who refuse to pay for religious, political, moral, or financial reasons. This waiver must be submitted in writing within the first 10% of the period of instruction of the course(s).

Contact the Cashier's Office at your district college regarding credit and refund questions.

Federal Funds Refund Policy

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence. Prior to completing 60% of a payment period or term, the federal Title IV financial aid programs must be recalculated in these situations.
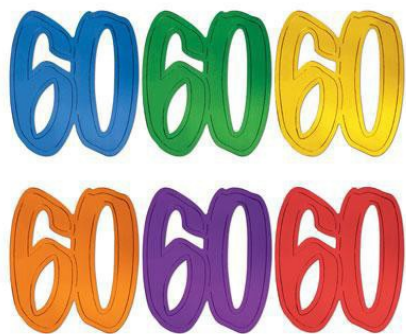
If a student leaves the institution prior to completing 60% of a payment period or term, the Financial Aid Office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula: Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Unofficial Withdrawals

If a student does not officially withdraw from all classes but fails to earn a passing grade in at least one course, federal aid regulations require that we assume the student has "unofficially withdrawn," unless it can be documented that the student completed the enrollment period. Unofficial withdrawals require a Title IV refund calculation at the midpoint of the enrollment period. The reduction of federal aid may create a balance due to the district college that must be repaid.

Title IV Refund Process

The SFA refund and repayment requirements do not apply to a student who:
- Withdraws, drops out, or is expelled before his or her first day of class (see 34 CFR 668.21, 685.303, and 682.604.)
- Withdraws from some classes, but continues to be enrolled in other classes, or
- Does not receive SFA Program funds for the period in question.

Please note, students whose parents received a PLUS Loan are considered to have received SFA Program funds and so are covered by the SFA refund and repayment requirements.

Funds are returned to the appropriate federal program based on the percentage of unearned aid

using the following formula: Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 180 days of the student's withdrawal. The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:
- Unsubsidized Federal Direct Stafford Loan
- Subsidized Federal Direct Stafford Loan
- Direct PLUS Loan
- Federal Pell Grants for which a Return of Title IV Funds is required
- All other Federal Grants for which a Return of Title IV Funds is required

Title IV Refund Repayment Policy

Many students realize after the fact that decisions they made require them to repay some or all of their financial aid for a semester. The consequence can amount to several hundred dollars. Save yourself this stress by understanding the impact of your decisions before you make them.

These situations include, but are not limited to:
- Changing credit load during the Add/Drop period at the beginning of each term
- Dropping a class or workshop that you never attended
- Failing to meet prerequisite requirements for classes offered in a sequence for the same semester
- Changing your degree plan or academic career
- Completing withdrawing from all your classes for a semester
- Receiving grades of all "Fs" for a semester
- Receiving an "F" for a class you never attended
- Receiving additional educational assistance, such as scholarships, after your financial aid has been disbursed
- Discovering that you have been awarded over the annual or lifetime limits for federal grants or loans.

Refund Policy

If financial aid has been disbursed and you reduce your credit load, you may have to repay funds. The amount of a Pell Grant is based on the number of credits in which a recipient is enrolled. The amounts will be adjusted each time you drop and add classes between the dates of your Pell Grant disbursement and the "Freeze" date or the last day to drop a semester length class without a "W". Summer dates and classes that are less than a standard academic semester length will differ for each session.

A bill will be sent with the amount due. A student will not be eligible for further student financial aid funds until the overpayment is paid in full. In addition, your school records will be placed on "HOLD." You will not be able to register for classes or request academic transcripts until this bill has been paid in full.

If you do not pay this bill or make payment arrangements, your overpayment will be reported to the National Student Loan Data System (NSLDS). NSLDS notifies all other colleges and universities that you now owe money. You will be ineligible to receive further financial aid at any college. The NSLDS notification will be removed when your bill is **paid in full**.

If you continue to ignore this bill, your account will be turned over to the Department of Education for all future collection. The Department of Education has the ability to garnish your wages, withhold your tax refunds, send your account to a collection agency, and take you to court to recover the money owed. You must pay this bill in full within 45 days.

Student Grievances and Appeals

Students are encouraged to pursue their academic studies and become involved in other sponsored activities that promote their intellectual growth and personal development. The College is committed to the concept that, in the pursuit of these ends, the student should be free of unfair and improper actions on the part of any member of the academic community. If, at any time, a student feels that he/she has been subject to unjust actions, or denied his/her rights, redress can be sought through the filing of an appeal or grievance. Detailed information is provided in the Student Handbook which is available in the Student Activities Office. For further information concerning any aspect of student grievances or rights of appeal, students should contact the Vice President of Student Services.

Most complaints, grievances or disciplinary matters should be resolved at the campus level. This is the quickest and most successful way of resolving issues involving a California Community College (CCC). You are encouraged to work through the campus complaint process. See the California Community Colleges Chancellor's Office website for additional resources in resolving issues.

Policy of Non-discrimination

The San Mateo County Community Colleges are committed to equal opportunity regardless of age, gender, marital status, disability, race, color, sexual orientation, religion, national origin, or other similar factors, for admission to the College, enrollment in classes, student services, financial aid, and employment in accordance with the provisions of Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972 (45CRF 86), Section 504 of the Rehabilitation Act of 1973 (P.L. 93-112), and the Americans with Disabilities Act of 1990.

It is important that students, staff, and all others associated with the College understand the importance of reporting concerns about possible violations of this policy. The College's commitment to equal opportunity demands full investigation of possible violations and an opportunity for a fair and impartial hearing on any matter relating to these laws and policies.

Any person seeking information concerning these laws and policies or claiming grievance because of alleged violations of Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990 should contact the Vice President of Student Services.

All grievances will be reviewed in terms of Title VI and Title IX law, and persons involved will be advised of the provisions of the law and their legal rights. If normal channels are not available or fail to meet legal requirements, the necessary action will be initiated.

Inquiries regarding Federal laws and regulations concerning nondiscrimination in education or the District's compliance with those provisions may also be directed to:

> Office for Civil Rights
> U.S. Department of Education
> 50 United Nations Plaza, Room 239 San Francisco, CA 94102

Policy on Americans with Disabilities Act

The purpose of the Americans with Disabilities Act (ADA), PL 101-336, is to extend to people with disabilities civil rights similar to those now available on the basis of race, color, national origin, sex and religion through the Civil Rights Act of 1964. It prohibits discrimination on the basis of disability in private sector employment, services rendered by state and local governments, places of public accommodation, transportation, and telecommunications relay services. The ADA says that no covered entity shall discriminate against a qualified individual with a disability because of the disability of such individual in regard to job application procedures; the hiring, advancement, or discharge of employees; employee compensation; job training; and other terms, conditions, and privileges of employment.

Major employment provisions of the ADA require equal opportunity in selection, testing, and hiring of qualified applicants with disabilities (applicants with disabilities may request that special accommodations be made in order to complete these processes); equal treatment in promotion and benefits; reasonable accommodation for applicants and workers with disabilities when such accommodations would not impose "undue hardship"; and prohibits discrimination against workers with disabilities. This provision is similar to the Civil Rights Act of 1964 and Title V of the Rehabilitation Act of 1973.

Employers may require that an individual not pose a direct threat to the health and safety of others; may not make pre-employment inquiries about an applicant's disability or conduct pre-employment medical exams; and may conduct a test for illegal drug use and prohibit all workplace use of illegal drugs and alcohol.

Students needing further information or if there are any problems or complaints regarding compliance issues please contact the Office of the Vice President of Student Services.

Policy on Sexual Harassment

District Colleges prohibit, in any and all forms, the sexual harassment of its students and staff. Sexual harassment of students by other students or staff, and/or the harassment of staff by students or other staff are considered intolerable behavior that will be investigated and acted upon immediately.

Students or staff claiming grievance because of alleged violations of this policy should contact the Vice-Chancellor of Human Resources and Employee Relations.

Policy on Drug-Free Campus

The San Mateo County Community College District, in compliance with the Federal Drug-Free Schools and Communities Act Amendments of 1989, prohibits the use, possession, sale or distribution of alcohol, narcotics, dangerous or illegal drugs or other controlled substances, as defined in California statutes, on District or College property, or at any function sponsored by the District or College. Students are expected to conduct themselves as responsible citizens and in a manner compatible with the community college function as an educational institution. Students are subject to civil authority and to all District and College rules and regulations.

Students found to be in violation of the drug-free campus policy by manufacturing, distributing, dispensing, possessing, or using controlled substances, as defined in California statues, on any District property will be subject to disciplinary procedures up to and including possible cancellation of registration.

Persons seeking further information concerning this policy or the health risks and effects associated with alcohol and narcotics or other dangerous or illegal drugs, should contact the College Health Center. Policies and other information are sent to all students, faculty and staff each academic term.

Directory Information

Federal and State laws provide that the College may release certain types of "Directory Information" unless the student submits a request, in writing, to the Records Officer that certain or all such information is not to be released without his/her consent. "Directory Information" in the San Mateo County Community College District includes: student's name and city of residence, participation in recognized activities and sports, dates of enrollment, degrees and awards received, the most recent previous educational agency or institution attended, height and weight of members of athletic teams, student photographs and email addresses.