



**SAN DIEGO
COMMUNITY COLLEGE
DISTRICT**

FINANCIAL AID BULLETIN 2022-2023

Helping make college affordable for everyone



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FINANCIAL AID BULLETIN

Dear Student,

The San Diego Community College District (SDCCD) Financial Aid Bulletin is intended to help you understand the timeline and policies of processing financial aid. We hope you will review the Bulletin carefully before applying for aid for the 2022- 2023 academic year.

During the 2021-22 academic year, SDCCD provided approximately 10,653 students with nearly \$45,778,194 in Grants. In addition, approximately 20,122 students received the California Community Promise Grant (Enrollment Waiver), totaling \$14,829,267.

Financial Aid resources are available, and we encourage you to apply if you need assistance in meeting part of your educational costs. All students are encouraged to visit our campuses and to speak with our financial aid staff. Our entire staff is committed to providing you the best possible service.

Best wishes in your educational endeavors!

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PHILOSOPHY AND GOAL

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

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

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

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

APPLYING FOR FINANCIAL AID

When to Apply

Apply for financial aid as soon as possible after October 1, 2022.

Application materials are available at each campus Financial Aid Office as early as October 2022 for the 2022-2023 academic year. Application processing may take 4-6 weeks once the Financial Aid Office receives and begins processing the applications. When required, the Financial Aid Office will request additional information which may delay processing. You will be notified by an award letter of eligibility and disbursement dates.

October 1, 2022

You must create an FSA ID at <https://studentaid.gov/fsa-id/create-account/personal-info>. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

You may now file your application for Financial Aid and EOPS for the Fall 2022 and Spring 2023 semesters.

March 2, 2022

The deadline for new Cal Grant applicants to postmark and mail the completed GPA verification form for 2022-2023 to the California Student Aid Commission (CSAC). The FAFSA or Dream Act * applications must also be filed on or before this date in order to be considered for Cal Grant. Cal Grant GPA's will be calculated and transmitted automatically for eligible college students.

April 18, 2022

Deadline for priority consideration for 2022-2023 Federal Supplemental Educational Opportunity Grant and Federal Work Study. The processor must receive your application by this date.

April 15, 2020 (per www.irs.gov)

Deadline to file your 2020 Federal Income Tax returns.

July 1, 2023

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

September 2, 2023

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

June 30, 2023

Deadline for Federal Pell Grants for the 2022-2023 academic year. The Central Processing System (CPS) must receive your application by your last day of classes for the term or June 30, 2023 whichever comes first. We strongly encourage you to apply early, in order to be considered for grant funds which may be exhausted.

Important Note:

All deadlines listed above are final. After the close of the academic year or after your last day of attendance, whichever comes first, we may no longer be able to process a financial aid application or disbursements. Please see your campus Financial Aid Office webpage for a complete list of deadlines.

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

REQUIREMENTS

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

- You must be enrolled in a program of study leading to an associate degree, certificate of achievement, or transfer to a college/university, institution or in San Diego Mesa College Bachelor Degree program.
- **Each SDCCD campus is a separate institution and awards aid independently. You must choose one campus (City, Mesa, or Miramar) where you plan to complete a program and degree objective and receive your financial aid.**
- You are encouraged to follow an Academic Plan and to enroll only in classes towards your stated educational goals. You are also required to apply for financial aid from the campus that offers your declared major. Failure to do so could result in denial of financial aid.
- If your legal or mailing address is located in another state and you are enrolled in all online (web) classes, you may not be eligible for federal financial aid. Check-in with your campus Financial Aid Office or visit <https://www.sdccd.edu/docs/SSDept/SSDocs/OnlineStatesNotPermitted.pdf>
- You must meet and maintain the standards of satisfactory academic progress. Please refer to pages 15-18 for “How to Qualify for and Keep Your Financial Aid.”
- Some Federal and State programs require students to be high school graduates.
- As of July 1, 2012, you must have a high school diploma, General Education Diploma (GED) or a State approved High School equivalency. With the elimination of the Ability to Benefit (ATB) regulations, students will no longer have the option to pass an ATB test or to successfully complete 6 core/degree-applicable units to qualify for aid, unless they have had any college activity prior to July 1, 2012. Students, who had previously qualified under the ATB regulations, will continue to be eligible to apply for Federal Financial Aid.
- You must NOT be in default on any Federal Education Loan (Perkins, Stafford, PLUS, Direct), or any other Federal loan at any college or institution.
- You must NOT owe a refund or repayment on any Title IV grant program (Pell, FSEOG, State Student Incentive Grant) at any college or institution.
- You cannot receive aid while simultaneously enrolled in elementary or secondary school (high school) and college. You cannot receive federal or state grants and loans from two (2) colleges and/or universities at the same time.
- You must have financial need as determined by the Federal Methodology.
- You must be a U.S. citizen or permanent resident of the United States or be in the country for other than a temporary purpose with the intention of becoming a permanent resident. You may be required to provide proof of U.S. citizenship. Eligible non-citizens may be required to provide proof of permanent residency for federal aid. (Alien Registration Cards I 94, I 155, I 688 or U.S. Immigration and Naturalization letter granting asylum, etc.). Students with only “Work Authorization” status from the USCIS/DHS and the SSA are not Title IV eligible. International/Foreign Students (I-20 Visa holders) are also not eligible for financial aid. For further information regarding other eligible immigration status, please contact your Financial Aid Office.
- You must provide proof of a valid social security number if requested.
- You can only receive financial aid for up to one repeat of any course with a passing grade (“D” grades are considered passing for purposes of repetition).
- You will be ineligible for a period of time if you are convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid.

HOW TO APPLY

There is no fee for applying for financial aid.

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

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study Program (FWS)
- California College Promise Grant Program (CCPG)
- Cal Grants A, B, or C
- Student Success Completion Grant
- California National Guard Education Assistance Award Program (CNG EAAP)
- California Dream Act Incentive Service Grant Program (DSIG)
- Golden State Education and Training Grant Program (GSETG)
- Learning-Aligned Employment Program (LAEP)
- Extended Opportunity Programs & Services (EOPS)
- William D. Ford Federal Direct Loans
- Parent Loan for Undergraduate Students (PLUS)

The following programs require you to complete a separate application:

- Extended Opportunity Programs & Services (EOPS)
- Private Alternative Loans (Not Federal or State aid)

The following programs require you to submit a supplemental form:

- William D. Ford Federal Direct Loan (Subsidized, Unsubsidized, and PLUS)
- Cal Grant C
- Applicants who have completed 16 or more-degree applicable units will have their GPA automatically calculated & submitted electronically to CSAC by March 2, 2022, and September 2, 2023.

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

- HighSchool registrar
- Appropriate official at previous college of attendance

Methods of Applying

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

Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to <https://studentaid.gov/fsa-id/create-account/personal-info>.

IRS Tax Return Transcripts

To request an IRS Tax Transcript, students can call 1-800-829-1040 or order online at irs.gov (in the “Tools” section, select “Order a Return or Account Transcript” or choose to print the document).

RE-APPLYING FOR AID

(To be re-considered for aid)

You must re-apply for aid each academic year. You may do this by completing the online FAFSA application at [Studentaid.gov](https://studentaid.gov) or completing a new paper FAFSA and mailing it to the processing center.

You may access your renewal application data using the Renewal FAFSA on the website. The Federal Student Aid system reminds most continuing students via email to re-apply for aid online. The processing center will not send a paper Renewal FAFSA in the mail as the paper Renewal FAFSA request process was ended.

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

San Diego City College

1313 Park Blvd Title IV school code 001273
San Diego, CA 92101

San Diego Mesa College

7250 Mesa College Drive Title IV school code 001275
San Diego, CA 92111

San Diego Miramar College

10440 Black Mountain Road Title IV school code 014172
San Diego, CA 92126

CALIFORNIA DREAM ACT OF 2011

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

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

- AB 131 allows students who meet AB 540 criteria

to apply for and receive state-funded financial aid such as

- Institutional grants, community college fee waivers, Cal Grant and Chafee Grant

Eligibility for the California College Promise Fee Waiver (CCPG) at the California Community Colleges became effective in January 2013. Eligibility for Cal Grant became effective beginning with the 2013-2014 school year.

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

SCHOLARSHIP ELIGIBILITY (AB540)

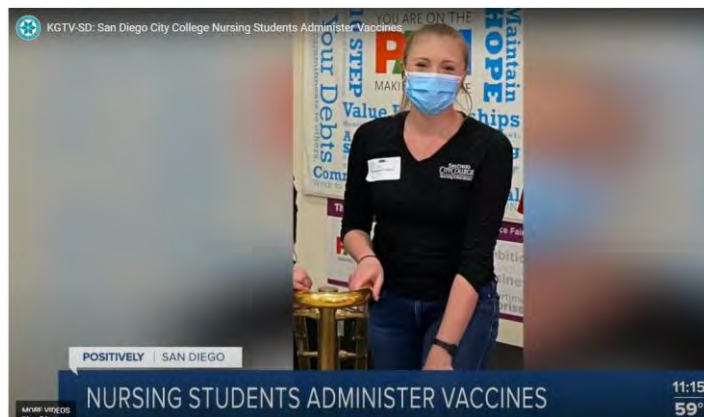
All students (including all AB 540 students) are welcome to apply for any scholarship unless otherwise specified by the donor. Students who do not have a U.S. Social Security Number, must apply for and obtain an Individual Taxpayer Identification Number (ITIN) once a scholarship is awarded. An ITIN is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

RECEIVING FINANCIAL AID

Dependency Status

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

- I. You are considered to be an independent student for the 2022- 2023 school year if:
 - you were born before January 1, 1999
 - you are legally married as of the day you sign the FAFSA
 - you are currently serving on active duty in the U.S. Armed Forces for purposes other than training
 - you are a veteran of the U.S. Armed Forces
 - you have legal dependents other than a spouse (as defined in the FAFSA instructions)
 - after you were age 13, both of your parents were deceased, you were in foster care or you were a dependent or a ward of the court
 - you are an emancipated minor as determined by the court in your state of legal residency
 - you were in a legal guardianship as determined by the court in your state of legal residency
 - after July 1, 2021, your high school or school district homeless liaison determined that you were an unaccompanied youth who was homeless
 - after July 1, 2021, the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determined that you were an unaccompanied youth that was homeless
 - after July 1, 2021, the director of a runaway or homeless youth basic center or transitional living program determined that you were an unaccompanied youth that was homeless or were self-supporting and at risk of being homeless
2. All other students will be considered dependent and must provide parents' information on their application.
 3. Being self-supporting or unwillingness of your parents to sign or provide the required information on the FAFSA are not valid justifications to be considered independent. If you feel you have an extenuating circumstance, please see the Financial Aid Office.



DETERMINING NEED

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

A student budget is an estimate of how much it will cost to attend college and support yourself during the period of attendance. Listed below are the student budgets for 2022-2023. Your actual costs may differ from our standard budgets.

Cost of Education

2022-2023 Student Budgets

	With Parents	Off Campus
Enrollment Fees	\$ 1,104	\$ 1,104
Health Fee	\$ 40	\$ 40
Books and Supplies	\$ 1,152	\$ 1,152
Food & Housing	\$ 9,060	\$ 17,784
Transportation	\$ 1,026	\$ 936
Personal Expense	\$ 3,348	\$ 3,924
TOTALS	\$15,730	\$ 24,940

- Tuition costs for non-residents (Out of State) will be added to the budgets.
- Loan origination fee of 1.057% will be added when applying for a loan (loan origination fees may increase at any time at the discretion of the U.S. Department of Education).
- If you are admitted to Mesa College's Bachelor program, the Cost of Education will be higher than the above Student Budgets. Bachelor enrollment fees of \$ 2,016 will be added to the budget.

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

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

Your Expected Family Contribution (EFC) is the amount you and/or your spouse and/or your parents, if applicable, are expected to contribute for educational costs. Your EFC is calculated using the information you report on your FAFSA, such as taxable income, non-taxable benefits, assets, household size, etc. Your EFC is subtracted from your student Cost of Education. The difference is your financial need.

The EFC is calculated according to a federal formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) all could be considered in the formula. Also considered is your family size and the number of family members who will attend college or career school during the academic year. Any additional financial resources such as AmeriCorps, or any outside scholarships, BIA grants, fee waivers, etc. are aid resources and will be deducted from your financial need.

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



FEES & EXPENSES

Mandatory Fees

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

There are two categories of charges:

CA Resident

- Enrollment Fee will be assessed to all students.
- \$46 per unit
- Example: 12 units = 12 x \$ 46 = \$552.00

Nonresident

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

- \$304 per unit plus Enrollment Fee Example for 12 units:
- 12 x \$304 = 3,648.00
- 12 x \$46 = 552.00
- Total nonresident fees for 12 units = \$4,200.00

Note: Additional enrollment fee associated with Mesa

Baccalaureate Degree Program in Health Information Management (HIM) \$84 per unit for upper division courses.

Health Services Fee

\$20.00 per semester for Fall & Spring, and \$17 for the summer session, for City, Mesa and Miramar Colleges, and ECC. The Health Services fee is only waived for CCPG Waiver recipients, who are currently receiving Supplemental Security Income (SSI), TANF, or General Relief; and to documented members of religious groups whom depend on prayer for healing.

Student Representation Fee

\$2.00 per semester

Optional Fees

Parking permit*

Automobile	\$40.00 per semester
Financial Aid Students	\$25.00 per semester
Carpool	\$40.00 per semester
Motorcycle	\$17.50 per semester

* Required in order to park on most campuses

Associated Students Membership Card

\$8.00 per academic year

FINANCIAL AID PROGRAMS

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

CALIFORNIA COLLEGE PROMISE GRANT PROGRAM, (formerly BOARD OF GOVERNORS WAIVER (BOGW))

Enrollment Fee Waiver

The state funded California College Promise Grant Program (CCPG) provides funds to help low income students pay the enrollment fee. The enrollment fee is \$46.00 per unit. The enrollment fee is subject to change based on California legislation. Students can only receive a CCPG during the academic year in which they apply. Students interested in applying for a Fee Waiver should submit a FAFSA or CA Dream Act application.

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

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

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

Number in Household (including yourself)	Total Family Income for 2020 (adjusted gross income and/or untaxed income)
1	\$19,320 or less
2	\$26,130 or less
3	\$32,940 or less
4	\$39,750 or less
5	\$46,560 or less
6	\$53,370 or less
7	\$60,180 or less
8	\$66,990 or less

Add \$6,810 for each additional family member.

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

- You do not live with your parents, or your parent's registered domestic partner, and
- You were not claimed as an exemption on any Federal income tax filed by your parents or your parent's registered domestic partner in 2020, and
- Your income is below \$19,140.00.

CCPGD WAIVER-HOMELESS STATUS

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

LOSS OF CCPG WAIVER

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

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

FEDERAL PELL GRANT

Filing deadline: June 30, 2022, or your last day of classes (whichever comes first)

The Federal Pell Grant Program is the largest Federal grant program and is the foundation of your total aid "package." Eligibility is determined by the federal government using a standard formula for all applicants. Grant amounts may range from \$650 to \$6,495 per year. A Federal Pell Grant is awarded based on full-time enrollment (12 or more units per semester). If you enroll in less than 12 units your payment will be adjusted accordingly. Beginning on July 1, 2012, ALL Federal Pell Grant recipients are subject to Pell Grant

eligibility for a maximum of 12 semesters (6 years) of grant disbursed as a Full Time student. If you have a bachelor's degree, you are not eligible for a Pell Grant.

Conditions:

- Enrollment status for final disbursement amount will be determined each semester after the full semester add/drop period and will be the basis for your Pell payment.
- Classes that are added after the add/drop period will not be counted for Pell Grant disbursement purposes.
- See Disbursement of Aid & Enrollment Levels on page 13. For disbursement dates see your campus's website.

BOOKSTORE ACCOUNT

Prior to the beginning of each semester, a portion of your Federal Pell Grant can be allocated to an account in the bookstore up to a maximum of \$563, (must be California Resident and Pell Grant eligible). The money in your account may be used to purchase books and supplies.

BUS PASS

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

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

Deadline to apply: April 15, 2022

The Federal SEOG program is designed to assist students with the lowest family contribution (EFC) by supplementing other financial aid sources. If you have a bachelor's degree, you are not eligible for FSEOG. FSEOG awards may range up to \$800 per year.

FEDERAL WORKSTUDY (FWS)

Deadline to apply: April 15, 2022

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

CHAFEE GRANT PROGRAM

The Chafee Grant is a federal program that is administered by the California Student Aid Commission to provide financial assistance to former Foster Youth. The applicant must be certified by the State Department of Social Services of their Foster Youth status until age 16.

To qualify, you must meet the following criteria:

- Be a current or former foster youth who was a ward of the court, living in foster care, for at least one day between the ages of 16 and 18.
- If you are/were in Kin-GAP, a non-related legal guardianship, or were adopted, you are eligible only if you were a dependent or ward of the court, living in foster care, for at least one day between the ages of 16 & 18.
 - Have not reached your 26th birthday as of July 1st of the award year.
 - Have not participated in the program for more than 5 years (whether or not consecutive).

The grant has no citizenship requirement, however, non-citizens without a valid Social Security Number must call CSAC toll-free at (888) CA GRANT (888-224-7268) for additional steps and information. The program awards a maximum of \$5,000 per academic year.

As of January 1st, 2020, a student not meeting Satisfactory Academic Progress (SAP) can continue to receive their Chafee Grant for up to two years. After one year of not meeting SAP, a student must meet with an appropriate counselor to develop an academic plan for improving academic progress in order to receive their remaining Chafee funds.

Former foster youth must complete a separate application at: <https://www.chafee.csac.ca.gov/>

CAL GRANT A

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

New Cal Grant applicants must have their GPA sent to CSAC by the March 2, 2022 deadline. If you have a bachelor's degree, you are not eligible for a Cal Grant A, B, or C.

CAL GRANT B

This program, administered by the California Student Aid Commission, helps very low-income students attend college.

You must be a California resident as of March 2, 2021. If you are transferring to a 4-year institution you may be considered for a special Cal Grant B. Grant amounts may be as much as \$1672 per year. Award amounts may be adjusted by the California State Legislature. If you have a bachelor's degree, you are not eligible for a Cal Grant A, B, or C.

New Cal Grant applicants must have their GPA sent to CSAC by the March 2, 2021 deadline.

CAL GRANT C

Filing deadline for new applicants: March 2, 2022

Cal Grant C is another program administered by the California Student Aid Commission for California residents who are enrolled in a vocational program and are from a low- or middle-income family. You must be a California resident as of March 2, 2021. Grant amounts range up to \$1,094. New Cal Grant applicants must have their GPA sent to CSAC by the March 2, 2021 deadline. If you have a bachelor's degree, you are not eligible for a Cal Grant A, B, or C.

Cal Grant Students with Dependents (SWD)

Students with dependent children who are under 18 years of age by July 1st of the award year and for whom the student will provide more than half of their support between July 1st and June 30th of the award year may be eligible for the following:

Cal Grant Access awards up to \$6,000 & \$6,024 for qualifying Cal Grant A and B recipients and up to \$4,000 for eligible Cal Grant C recipients.

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

STUDENT SUCCESS COMPLETION GRANT (SSCG)

Prerequisite: Be a full-time Cal Grant recipient The SSCG is a community college financial aid program for Cal Grant B and C recipients who are enrolled at least full-time (12+ units). The purpose of the SSCG grant is to provide students with additional financial aid to help offset the total cost of community college attendance and to encourage full-time attendance and successful on-time completion. The awards are made on a first-come-first-served basis. In order to be eligible for this grant, the student must be registered in ALL planned units for the semester by the published freeze date. The grant pays up to \$8,000 annually based on the number of units: If the student is enrolled in 12-14.99 units, the award is \$1,298 per semester; if the student is enrolled in 15 units or more, the award is \$4,000 per semester.

CALIFORNIA DREAM ACT SERVICE INCENTIVE GRANT PROGRAM

The California Dream Act Service Incentive Grant Program (DSIG) encourages California Dream Act Applicant (CADAA) Students with a Cal Grant A award that met Cal Grant B eligibility or a Cal Grant B award to perform community or volunteer service. The California Student Aid Commission (CSAC) will award up to \$4,500 per academic year (up to \$2,250 per semester or up to \$1,500 per quarter) to 1,667 eligible students. The grant will be available to the student for up to 8 semesters or up to 12 quarters while they have an active Cal Grant A or B award. Students must also meet Satisfactory Academic Progress and complete any necessary verification for their Cal Grant award.

GOLDEN STATE EDUCATION AND TRAINING GRANT PROGRAM

The Golden State Education and Training Grant Program (GSETGP) supports Californians who lost their jobs due to the COVID-19 pandemic with a one-time grant of \$2,500 to reskill, up-skill, and access educational or training programs to get back into the workforce.

Eligible applicants:

- Were displaced from employment due to the COVID-19 pandemic
- Were not enrolled in a training program or institution of higher education at the time they were displaced from employment
- Have been unable to obtain employment that provides an average monthly wage that is equal to or greater than the average monthly wage received from their employment prior to the COVID-19 pandemic
- Meet the income and asset criteria to be eligible for a Cal Grant A award (pursuant to subdivision (k) of California Education Code Section 69432.7)
- Are enrolled in a qualified education or training program, including at any California community college, California State University, or the University of California.

Applicants can apply online at www.gsetg.csac.ca.gov by logging into their CSAC Account. If they do not have an account, please create one using the “first-time user” registration option.

Though the completion of the FAFSA/California Dream Act Application is not needed for this program, we encourage students enrolling in college to complete the FAFSA or Dream Act application to qualify for any additional financial assistance.

LEARNING-ALIGNED EMPLOYMENT PROGRAM (LAEP)

The Learning-Aligned Employment Program (LAEP) was established in the 2021-22 California State Budget and is administered by the California Student Aid Commission (Commission), in consultation with the office of the President of the University of California (UC), the office of the Chancellor of the California State University (CSU), and the office of the

Chancellor of the California Community Colleges (CCC). LAEP provides eligible underrepresented college and university students with the opportunity to earn money to help defray their educational costs while gaining education-aligned, career-related experience. Contact the Financial Aid Office for more information.

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES(EOPS)

The state-funded EOPS program is designed for the recruitment and retention of low-income, educationally challenged students who otherwise may not be able to attend college. A student is required to enroll in and complete at least 12 units a semester. EOPS may also provide many supportive services to eligible students such as grants, book assistance, individual counseling and Academic Planning, tutorial assistance, financial aid application assistance, transfer assistance to four-year colleges, personal growth and academic success workshops, ASB services, and emergency loans.

FEDERAL DIRECT LOAN PROGRAM

The Federal Direct Loan is a federal loan program where you borrow directly from the Federal Government. The interest rate for new loans is a fixed rate which is currently 4.53% for loans first disbursed on or after July 1, 2020. Please check with the Financial Aid Office for the interest rates for the 2022- 2023 school year. New Federal regulations require schools to disburse loans only after the signed Promissory Note has been accepted. You are required to pay the Dept. of Education loan processing fees which are currently 1.057%. The fees are deducted from the proceeds of your loan.

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

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

You may complete the entrance counseling session online at: www.studentloans.gov

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

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

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

Congress approved a new lifetime limit on Subsidized Direct Loans for subsidized loans disbursed on or after July 1, 2013. Students will be limited to 150% of subsidized loan eligibility based on their program.

What does this lifetime limit mean for students?

The 150% change means students in a four-year program will be eligible for subsidized student loans for the equivalent of six years, or three years for students in a two-year program. The San Diego City College and Miramar College are approved as a two-year program. Students in the San Diego Mesa College HIM Bachelor's Degree program are in a 4-year program. The student who reaches this limitation could continue to receive unsubsidized Stafford loans if he or she is otherwise eligible (for example, has not run afoul of the school's satisfactory academic progress requirements, or is in a group that is not eligible for an unsubsidized loan in the San Diego Community College District). However, if a student reaches the limitation, at that point, the subsidized loans borrowed lose their "subsidized" status from that point on. *The Student Loan Program is not available to students accepted into the Comprehensive Transitional Program C2C.*

PARENT PLUS LOAN

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

ENTRANCE AND EXIT LOAN COUNSELING

Federal regulations require that all student loan applicants

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

DIRECT LOAN REPAYMENT OPTIONS

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

Standard Repayment Plan

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

Extended Repayment Plan

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

Graduated Repayment Plan

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

Income-Sensitive Repayment Plan

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

Pay as You Earn Repayment Plan

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

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

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

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

OSHER SCHOLARSHIPS

Thanks to the generosity of the Bernard Osher Foundation and matching funds from other agencies, students can apply for a \$1,200 scholarship. Students must meet the following criteria:

- Must have completed 24-degree applicable units by the beginning of the Fall 2020 semester and be enrolled at least half-time (6 or more units) during all terms in the academic year.
- Must be enrolled at the college where you will be receiving your financial aid, including the Osher Scholarship.
- Must be a CCPG Waiver recipient for the 2022-2023 school year.
- Must have submitted a FAFSA, or the California Dream Act for the 2022-2023 school year and demonstrate financial need.
- Must be making satisfactory progress towards a degree based on the San Diego Community College District's policy.

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

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

PACKAGING, AWARD NOTIFICATION, & DISBURSEMENT OF FINANCIAL AID FUNDS

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

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

An offer of Financial Aid is sent to each eligible student. You will be notified of the estimated (actual) disbursement dates with your award offer. You may check your award using the my.sdccd.edu portal “View My Financial Aid”.

DISBURSEMENT OF AID AND YOUR ENROLLMENT LEVEL

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

However, if you are enrolled less than full time, your award will be prorated according to your enrollment level and/or possibly

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

Enrollment Levels for Fall, Spring, and Summer are:

- **Full Time**, 12 units or above
= (100% of the award)
- **Three-Quarter Time**, 9 – 11.5 units
= (75% of the award)
- **Half Time**, 6 – 8.5 units
= (50% of the award)
- **Less than Half Time**, 0.5 - 5.5 units
= (25% of the award or less depending on the EFC)

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

RETURN OF FEDERAL FUNDS POLICY

Title IV funds (Federal Student Aid) are awarded under the assumption that students will attend school for the entire semester for which the funds are awarded. Schools are required to apply the Return of Title IV calculation to the record of any aid recipient who does not complete their period of enrollment/semester. The school will determine that students are no longer enrolled when the semester academic load changes to zero (0) units for the semester.

1. If a student withdraws after completing 60% of the term, the student has earned 100% of the Title IV funds awarded/received.
 - a) If all eligible funds are yet to be fully disbursed at the time of the calculation, the student will receive a Post Withdrawal Disbursement notification letter informing of the award eligibility, the amount that the student is eligible to receive, the deadline to respond and the instructions on how to accept the disbursement.
2. If a student withdraws from all classes on or before the 60% point of the term, the student may be required to repay the portion of the aid which was determined to be unearned. The calculation will determine the amount to be returned by the college, the student or both.

- a) Any portion of the aid disbursed for which the school is responsible to repay to the U.S. Department of Education's aid program(s) will be returned as soon as possible but no later than 45 days from the date of determination of the withdrawal.



- b) If a student is required to repay any unearned portion of the award disbursed (directly to the student or used to pay the school), the student will receive an email notification detailing the amount owed and the name of the program. The student will have 45 calendar days from the date on the notification to repay the funds directly to the school. After the 45th day, the overpayment will be reported to the US Department of Education for collection. The student will be ineligible for any additional Title IV funds until the repayment is resolved. Once the balance owed is transferred from the college to the U.S. Department of Education, the student can contact the Department of Education by calling 1-800-621-3115.
- c) Any unearned portion will be returned by the college and/or the student in accordance with the method prescribed in regulations. The amount will be returned in the following priority order:
1. Unsubsidized Direct Loan (Other than Direct PLUS loans)
 2. Subsidized Direct Loan
 3. Direct PLUS Loan (if required)
 4. Federal Pell Grant (if required)
 5. Federal Supplemental Opportunity Grant (FSEOG, if required)
 6. Iraq and Afghanistan Service Grant
- d) Student repayment exceptions:
1. Loan money will be repaid according to the terms and conditions of the loan promissory note.
 2. Any wages paid to a student from the Federal Work Study program are wages earned and do not need to be paid back.
3. If a student is enrolled and drops from classes that do not span the full length of the term the student may be subject to the Return of Title IV calculation and the conditions delineated in 1 and 2 will apply.
4. If at end of the semester/term a student receives all "F"s or has a 0.00 GPA, the Financial Aid Office will determine if the "F" grades were earned or if the student's last day of attendance / classroom activity was prior to the last day of classes for the semester. If no record of attendance or classroom activity past the 60% point of the semester/term is found, the Return of Title IV will be calculated assuming attendance at the 50% point of the semester. The conditions explained in 2 will apply.

For the 2022-23 academic year, the following dates represent the 60% of point of each term:

Semester	60% point
Fall 2022	October 31, 2022
Spring 2023	April 06, 2023
Spring with Intersession 2023	March 26, 2023
Summer 2023	July 16, 2023

Any student planning to withdraw from classes or drop out of school should contact the Financial Aid Office and consider discussing the decision with an academic counselor. There are programs and/or services to assist students in staying on track with their educational goals.

FINANCIAL AID CONSORTIUM AGREEMENT

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

Pursuant to Federal Regulations 34 CFR 600.9(a) and 690.9, the member institutions will allow financial aid students, concurrently enrolled in two or more colleges within the SDCCD, to combine their total enrollment for the purpose of determining financial aid eligibility.

In order to initially receive funds, a student must have a valid ISIR (Federal or State) application with the college where the student intends to receive his/her financial aid. This college will be known as the home campus of record. In addition, all three colleges will be able to view the student's record, regardless of the school code on the FAFSA.

All requested documents will be submitted by the student to the campus of record. This agreement includes the internal sharing of any non-year specific document submitted to either of the other two colleges within the San Diego Community College District without the student's consent as stated in the FAFSA application.

If, during the payment period, and/or after the first scheduled disbursement of the term, the student changes the academic program and remains enrolled in at one of the other member institutions covered by this agreement, the student's enrollment status and financial aid eligibility will remain valid at the initial campus of record for that academic year regardless of the student's program or major.

We, the undersigned, Financial Aid Officers of the member institutions and Vice Presidents of Student Services of the member institutions, and the SDCCD Vice Chancellor, Student Services agree to the terms of this Agreement which shall be in effect from July 1, 2018 until modified or rescinded by mutual agreement of the member institutions.

OVERPAYMENT POLICY FOR FINANCIAL AID RECIPIENTS

This policy applies to all programs except the Federal WorkStudy program.

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



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

your overpayment will be referred to the Department of Education and you will not be eligible for any Federal aid at any institution until you contact the U.S. Department of Education to make satisfactory repayment arrangements.

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

For an overpayment based on dropping/withdrawing from ALL classes, you have 45 days to repay the overpayment in full or make satisfactory repayment arrangements. If after the 45 days you have not made satisfactory repayment arrangements,



LOAN DEFAULT

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

Satisfactory Arrangement to Repay

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

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

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

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

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

Loan Consolidation

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

Through this program, your eligible federal education loans can be combined into one loan. Depending on the size of the debt, you may have 12 to 30 years to repay your loans. When you consolidate you regain eligibility for loan deferment. After

consolidation, your credit record shows the loan as paid in full. You are also eligible for additional federal education grants and loans.

Loan Rehabilitation

If you are in default, you can return to repayment status through loan rehabilitation. Each loan servicer is responsible for operating a Loan Rehabilitation Program for the defaulted loans it owns. Normally, you would have to make satisfactory repayment for twelve consecutive months. Contact your guarantor for further information. If you rehabilitate a defaulted loan and then default on that loan again, you can't rehabilitate it a second time. Rehabilitation is a one-time-only opportunity.

Loans Discharged in Bankruptcy

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

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

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

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

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

SATISFACTORY ACADEMIC PROGRESS & YOUR FINANCIAL AID

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

A student's eligibility for financial aid will be determined using these Standards.

The POLICY FOR STANDARDS OF SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID RECIPIENTS is effective with Summer 2020 semester and supersedes all previous standards.

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

INTRODUCTION

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

A. DECLARATION OF YOUR MAJOR

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

San Diego Mesa College Baccalaureate Pilot Program:

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

B. ACADEMIC PLAN

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

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

C. STUDENTS TRANSFERRING FROM ANOTHER COLLEGE

If you transferred from a college outside the San Diego Community College District (SDCCD), you must request an official academic transcript from the college(s) you attended to have an Academic Plan developed. Transcripts will be reviewed by the District Student Services staff to determine the transferable credits. Transferable units are defined as those containing a letter grade with the exception of any "W's". These units, including "F" grades, will be used to determine if you have exceeded the Maximum Time Frame (Section D) and the Completion Rate (Section E) in SAP calculations.

D. MAXIMUM TIME FRAME

The number of units to complete a Certificate or Associate Degree varies based on the major. Federal regulations allow for a maximum time frame not to exceed 150% of the published length of the academic program. For example: (Academic program of 60 units x 150% = 90 units for the Maximum Time Frame.

Completion of the **Baccalaureate Degree** in Health Information Management (HIM) at San Diego Mesa College normally requires 120-semester units. Based on federal regulations, a student admitted into this program is allowed a maximum

completion time frame not to exceed 150% of the published length of the educational program (HIM) $120 \text{ units} \times 150\% = 180$ units.

- You may receive aid until you have attempted the Maximum Attempted Units based on your current Academic Plan. This includes units attempted within the SDCCD and all transfer units counted by the SDCCD.
- You may receive financial aid for up to 30 attempted units of remedial coursework. A maximum of 30 units of remedial coursework will be excluded in the calculation of the maximum time frame.
- ESOL classes are not counted as remedial coursework.
- The maximum time frame will be adjusted for a change of major.
- Repeated courses will be included in determining the maximum time frame.
- Academic renewal does not apply to the Financial Aid standards and the calculation of units attempted and completed.
- If you do not have any SDCCD credits attempted then, any transfer credit that has been posted to your record will be used.

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

In order to be making satisfactory progress you must complete at least 67% of all units attempted within the SDCCD colleges. For example: $(30 \text{ units completed} / 42 \text{ units attempted} = 71.42\%)$.

- Units completed are "A" through "D" grades, or "P" passing with credit.
- Units not completed are "F" grades, "W" Withdrawal, "I" Incomplete, "NP" Not Passing or "RD" Report Delayed.
- Remedial courses and repeated courses will be used in the determination of academic progress (completion rate).

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

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

CUMULATIVE GPA (GOOD STANDING)

In order to be making satisfactory progress you must maintain a minimum GPA from all units attempted within the SDCCD colleges. Your cumulative GPA progress will be evaluated once each year at the end of the spring semester. A year for Satisfactory Academic Progress purposes is defined as summer, fall and spring. To be in Good Standing:

- You must have a cumulative GPA of 2.00 or higher at the end of each year.
- If you have all "P" grades with a 0.00 GPA, you will be considered to be making SAP.

DISQUALIFICATION

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

- Have completed less than 67% of the total cumulative units attempted
- Have not met the 2.0 cumulative GPA Progress standards
- Have attempted more than 150% of the maximum attempted units based on your current academic plan
- Have earned a Bachelor or higher degree (includes 1st Professional, Bachelor's, Master's and Doctorate degrees). This includes degrees from all colleges in the United States or from foreign countries.

F. APPEALS

If you are disqualified and you have documented extenuating circumstances such as injury or illness, death of a relative or other special circumstance, you may submit an appeal to your campus Financial Aid Office for the Appeal Committee's consideration.

Appeals will be considered in the date order in which they are received. Your appeal and any supporting documents must be received in the Financial Aid Office no later than the third Friday before the end of the semester or your last day of classes, whichever comes first, for the semester that you are filing an appeal.

Note: To submit an appeal, you MUST obtain and submit a counselor-approved Academic Program Plan. In your appeal, you must include the following:

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

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

The decision of the appeal committee is final.

G. REINSTATEMENT FROM SECOND DISQUALIFICATION

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

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

APPLICABILITY OF THESE STANDARDS

These standards apply to the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work Study (FWS), Federal Direct Loan Program, Cal Grant programs and any other Federal or State programs that may be required to follow these standards. These standards supersede all previous standards.

The "Policy for Standards of Satisfactory Academic Progress for Financial Aid Recipients" was approved by the San Diego Community College District Student Services Council on November 29, 2018.

MAKE THE GRADE
KEEP THE AID
SAP

SATISFACTORY **A**CADEMIC **P**ROGRESS FOR FINANCIAL AID

=2.0 CUMULATIVE GPA

=COMPLETE/PASS 67% OF ALL COURSES ATTEMPTED

=90 CUMULATIVE UNIT MAXIMUM

RIGHTS AND RESPONSIBILITIES

Your Rights

1. You have the right to know what financial aid programs are available at your college.
2. You have the right to know deadlines for submitting applications for each of the programs available.
3. You have the right to know how financial aid will be distributed, how decisions on distribution are made, and the basis for these decisions.
4. You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses, etc. are reconsidered in your budget.
5. You have the right to know how much of your financial need has been met, as determined by the Financial Aid Office at your college.
6. You have the right to know what resources (such as parental contribution, non-taxable benefits, other financial aid, your assets) were considered in the calculation of your need.
7. You have the right to request an explanation of the various programs in your student aid package.
8. You have the right to know what portion of the financial aid you received must be repaid and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan and when repayment is to begin (see page 9).
9. You have the right to know that under the William D. Ford Federal Direct Loan program (subsidized and unsubsidized) if you cannot meet the repayment schedule you have four different repayment options (see page 9).
10. You have the right to know how the school determines whether you are making satisfactory progress and what happens if you are not (see page 16).

Your Responsibilities

1. You must complete all application forms accurately and submit them on time to the right place. You must provide correct information. Misreporting information on financial aid applications is a violation of law and may be considered a criminal offense.
2. You must return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application.
3. You are responsible for reading and understanding all forms that you are asked to sign and keep copies of them.
4. You must accept responsibility for all agreements that you sign.
5. You must perform the work that is agreed upon in accepting a Federal Work Study award.
6. You must be aware of and comply with the deadlines for application or application for aid.
7. You should be aware of your school's refund and repayment policies and procedures.
8. As a recipient of a William D. Ford Federal Direct Loan you must notify the servicer if any of the following occurs before the loan is repaid:
 - change of address
 - graduation
 - withdrawal from school or less than half time attendance
 - name change (e.g., maiden to married name)
 - transfer to other schools
9. You must repay any student loans received according to the terms of the promissory note.
10. You may have to report financial aid that you receive on your tax return. Tax legislation requires that financial aid granted after August 16, 1986 must be included in taxable income except for amounts used for tuition/fees, books, supplies and equipment required for courses. You must determine which part of your financial aid money is taxable income. You should contact a tax preparer or accountant for assistance.
11. You are required to notify the Financial Aid Office when withdrawing from college or adding or dropping a class. Report such changes immediately after you complete your registration.

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES (EOPS)

What is EOPS?

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

Eligibility

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

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

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

How to apply

To apply for EOPS, complete and submit an EOPS application and California College Promise Grant (CCPG) Application. Complete and mail a Free Application for Federal Student Aid (FAFSA) to the Federal process or the CA Dream Act application.

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

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

Requirements upon acceptance

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



FURTHER AID INFORMATION

Important Phone Numbers

- Federal Information.....(800) 433-3243
- In its capacity as the Federal Student Aid Information Center, a toll-free line is maintained to provide general information about how to file an application, how to correct a Student Aid Report (SAR) and how eligibility is determined for federal financial aid programs.
- For hearing impaired/deaf TTY..... (800) 730-8913

To receive specific information regarding your application or to request a duplicate Student Aid Report (SAR) (800) 433-3243

Selective Service (to request an advisory opinion letter)..... (847) 688-6888

California Student Aid Commission

- Cal Grant Programs.....(888) 224-7268
- Chafee Grant Program.....(888) 224-7268 ext. 3
- Default Prevention Unit..... (800) 298-9490
- Direct Loan Service Payment Information / General Inquiries (800) 848-0979

Financial Aid Offices • Locations and Hours: check your campus Financial Aid Office webpage for hours and service

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

<p>City College</p> <p>Room: A-270 Phone: (619) 388-3501 Fax: (619) 388-3241</p> <p>Hours: Monday –Thursday 8:00 am – 6:00 pm Friday 8:00 am – 1:00 pm</p>	<p>Mesa College</p> <p>Room: I4-107, 1st Floor Phone: (619) 388-2817 Fax: (619) 388-2824</p> <p>Hours: Monday –Thursday 8:00 am – 6:00 pm Friday 8:00 am – 1:00 pm</p>	<p>Miramar College</p> <p>Room: K1-312 Phone: (619) 388-7864 Fax: (619) 388-7910</p> <p>Hours: Monday –Thursday 8:00 am – 6:00 pm Friday 8:00 am – 1:00 pm</p>
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EOPS Offices • Locations • Hours

City College

Room: A-354
Phone:(619) 388-3501
Fax: (619) 388-3241
Contact: cityaid@sdccd.edu

Hours:

Mon– Thurs
8:00 am – 6:00 pm
Friday
8:00 am – 1:00 pm

Mesa College

Room: I4-107
Phone:(619) 388-2817
Fax: (619) 388-2824
Contact: mesaaid@sdccd.edu

Hours:

Mon– Thurs
8:00 am – 6:00 pm
Friday
8:00 am – 1:00 pm

Miramar College

Room: K1-305
Phone:(619) 388-7864
Fax: (619) 388-7910
Contact: miraaid@sdccd.edu

Hours:

Mon– Thurs
8:00 am – 6:00 pm
Friday
8:00 am – 1:00 pm

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

HELPFUL WEBSITES

The Student Guide

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

FAFSA on the Web

Studentaid.gov

CA Dream Act (AB540 students)

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

Title IV school codes (used to complete the FAFSA)

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

Cash Course – Financial Tools

www.cashcourse.org

California Student Aid Commission

www.csac.ca.gov

Selective Service

www.sss.gov

Financial Links

www.finaid.org

Federal Direct Loan Entrance/Exit Counseling

www.studentloans.gov

To request a FSA ID

<https://fsaid.ed.gov>

Scholarship Search

www.fastweb.com www.finaid.org

San Diego Community College District

www.sdccd.edu

Request IRS Tax Transcript

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



SDCCD DISTRICT INFORMATION

Drug Abuse Prevention Program

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

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

Crime Information (or Clery Act)

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

Nondiscrimination Policy

The San Diego Community College District, in compliance with Titles VI and VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, and Section 504 of the Rehabilitation Act of 1973, does not discriminate on the basis of race, color, national origin, sex, handicap, or sexual orientation in any of its policies, procedures, or practices. This nondiscrimination policy covers admission and access to and treatment and employment in college programs and activities, including but not limited to academic admissions, financial aid, educational services and employment.

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

Accreditation Status

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

Financial Aid Electronic Consent Activity Guide. *Voluntary consent to participate in electronic transactions is REQUIRED for all financial aid information*

1. Federal Financial Aid guidelines require that Financial Aid Offices at SDCCD (City, Mesa, and Miramar) obtain voluntary consent to participate in electronic transactions.
2. The Financial Aid offices uses email to notify students of outstanding requirements, award packages, loan disbursements and financial aid status. Since MySDCCD is an electronic form of communication, financial aid students MUST first agree to the Financial Aid Office's Electronic Consent policy before they can view their financial aid award in their MySDCCD, student Dashboard; under the Financial Aid Tab.
3. Granting Electronic Consent allows students to have full access to their MySDCCD account including the ability to:
 - Review your financial aid online (award letter information, payment dates, Satisfactory Academic Progress policy, etc.).
 - Receive electronic notification of loan disbursements- includes the amount, date of disbursement, and right to cancel the loan within 14 days of notice.
 - Reminder notices, including specific communication about your financial aid file.
 - Notice of scholarship opportunities which include eligibility requirements and how to apply.
 - Notice of Loan requirements, including Entrance Counseling, Master Promissory Note and Exit Counseling.

Reference:

This requirement is part of 34 CFR 668.165. (The Electronic Signatures in Global and National Commerce Act or E-Sign Act)

A school must obtain a student's voluntary consent to participate in electronic transactions. Voluntary consent to participate in electronic transactions is required for all financial information provided or made available to student loan borrowers and for all notices and authorizations to FSA recipients

Disclaimer

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

Access for Disabled Students

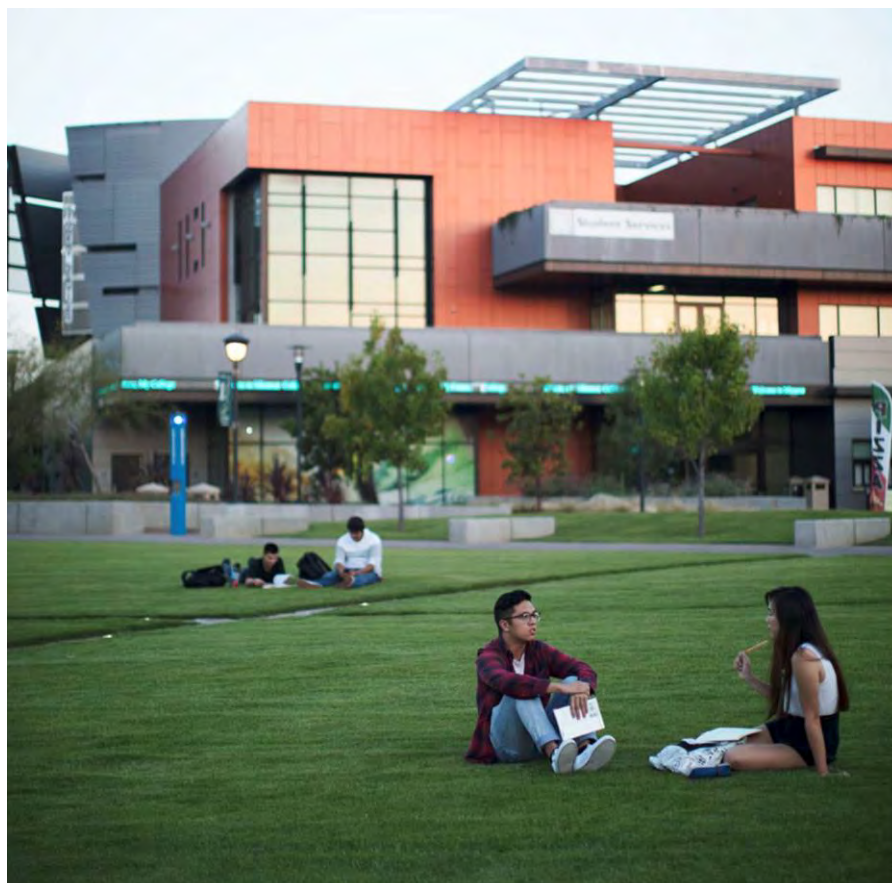
Services are extended to students with varying disabilities. Support services to the program include: mobility aids, interpreters for the hearing impaired, readers and writers for the visually impaired, note takers, tutors, academic aids and portable and fixed teletype telephone communications for the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

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

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



NOTES





SAN DIEGO COMMUNITY COLLEGE DISTRICT
Administrative Offices

3375 Camino del Rio South
San Diego, CA 92108-3883

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The San Diego Community College District includes San Diego City College, San Diego Mesa College, San Diego Miramar College, and San Diego Continuing Education. The SDCCD is governed by its Board of Trustees. No oral or written agreement is binding on the San Diego Community College District without the express approval of the Board of Trustees.