



Student Financial Aid Handbook

2013-14

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INTRODUCTION

Southwestern College's Financial Aid office believes that student aid programs facilitate and foster the successful academic participation of financially needy students. As part of its commitment to support student success, the Financial Aid office provides this information to help students better understand the regulations and processes governing federal and state aid programs. Financial Aid is assistance made available by federal and state funding and private sources in the form of grants, loans, scholarships and employment. This aid makes it possible for students to continue their educations beyond high school even if they cannot meet the full cost of attending the college or university of their choice. These funds are intended to supplement, not replace, resources needed to meet educational costs.

Southwestern College (SWC) is accredited by the Accrediting Commission for Community and Junior Colleges of the Western Association of Schools and Colleges. A copy of the report may be accessed from the college website [here](#).

The Southwestern College Financial Aid Office is located in the Cesar Chavez Student Services Center, First Floor.

Hours of Operation:	Monday & Tuesday	8am to 6:30pm
	Wednesday & Thursday	8am to 5pm
	Friday	8am to 1pm
	Closed Weekends	

Website: <http://swccd.edu/financialaid>

Phone Number: 619.482.6357

Email: financialaid@swccd.edu

School Code: 00129400

Walk-In Hours Financial Aid Specialists are available for one-on-one consultation on a walk-in basis each Tuesday from 2pm – 3pm and each Wednesday from 10am – 11am.

Higher Education Centers Financial aid documents may be submitted at all Higher Education Center Student Services desk. There is also a Financial Aid Technician at HEC San Ysidro available for walk-in assistance.

ELIGIBILITY REQUIREMENTS FOR FEDERAL FINANCIAL AID

To be eligible for federal financial aid, a student must:

1. **Be a US citizen, permanent resident, or resident-alien with a valid and appropriate visa.**
2. **Have a valid Social Security Number.** Students from the Republic of the Marshall Islands, Federated States of Micronesia, and the Republic of Palau are exempt from this requirement. Also, students who qualify for AB540 status are not eligible for federal aid, but may be eligible for California state aid. See page 9 for more information.
3. **Demonstrate financial need (for most programs).** Financial need is defined as the difference between the cost of attendance (COA) at a school and your Expected Family Contribution (EFC). While COA varies from school to school, your EFC does not change based on the school you attend. See page 6 for more information. Some types of aid, such as some scholarships and loans, may not require a demonstration of financial need.
4. **Possess a high school diploma or valid equivalent.** To be eligible for financial aid, you must have a High School Diploma, General Education Diploma, (GED) or equivalency. Students who do not have a high school diploma or a recognized equivalent (e.g., GED), and who first enroll in a program of study on or after July 1, 2012, will not be eligible to receive Title IV student aid. Students will qualify for Title IV student aid under one of the ability-to-benefit (ATB) alternatives if the student completed those ATB alternatives and was enrolled in a Title IV eligible program prior to July 1, 2012. Those alternatives include the student passing an independently administered, approved ATB test or successfully completing at least six credit hours of postsecondary education.
5. **Be enrolled in an eligible education program for the purpose of obtaining an associate degree, certificate of achievement or completing requirements for transfer to another college.** You are encouraged to follow a Student Educational Plan (available through the Counseling Office) and to enroll only in classes that count towards your stated educational goal. Please note that Certificate of Proficiency programs are not eligible programs for financial aid purposes.
6. **Be enrolled in and attend the appropriate number of units.** Some programs may require 12 or more units, others may require at least half-time enrollment. If eligible, Pell Grant funds are based on the number of units in which you are enrolled. Students who drop classes or withdraw may be liable for repayment of all or part of funds received.

7. **Be making Satisfactory Academic Progress (SAP).** The U.S. Department of Education requires that students that receive financial assistance demonstrate academic success and progress toward a qualified academic objective (Associate degree, Certificate of Achievement, or transfer program). Students must maintain a cumulative grade point average (GPA) of at least 2.0 or better, complete at least 67% of units attempted and may receive aid only for a period of 150% of the minimum required units to complete their academic program. Transferable coursework from prior academic institutions will be included in your Satisfactory Academic Progress calculation. Students who are disqualified for not meeting SAP have the right to submit an appeal. Please click [here](#) for the complete Satisfactory Academic Policy .
8. **Be in compliance with Selective Service Registration.** Federal law requires men 18 through 25 years of age to be registered with the Selective Service System. Females are excluded from this requirement. The law applies to male citizens and immigrant aliens, but not to foreign students that hold valid student visas. Men must be registered before they can receive any federal or state financial aid for schools, including grants and loans. Registration forms are available at any post office, at the Financial Aid Office, online at www.sss.gov or by clicking on the link on the [“Resources”](#) page of SWC’s Financial Aid website.
9. **Not be in default on a federal educational loan at any college or educational institution.**
10. **Be a resident of the State of California if enrolled exclusively in online courses.** Online-only students who are not residents of the state of California or cannot provide verification of in-state residency are not eligible for federal or state financial aid.
11. **Not owe a refund or repayment on any Title IV grant program (Pell, FSEOG, etc) at any college or institution.**
12. **Not have been convicted for a federal or state drug charge for an offense that occurred during a period of enrollment for which the student was receiving federal student aid.** Students are only deemed ineligible for aid when convictions occur during periods when the student was receiving aid. Convictions that were reversed or local or municipal convictions do not impact financial aid eligibility.
13. **Not have been awarded a Bachelor’s or higher degree.** Students who have already been awarded a bachelor’s or higher degree are not eligible for financial aid (including student loans). However, those students meeting eligibility requirements may receive BOG Fee Waivers.

APPLYING FOR FINANCIAL AID

Federal aid - Completing the Free Application for Federal Student Aid (FAFSA) is the first step in becoming eligible for financial aid. The FAFSA is available on January 1st each year for the following academic year and can be accessed at www.fafsa.ed.gov. If you plan to attend Southwestern College, please include our Title IV code 001294 on your FAFSA. You will also need to obtain a Personal Identification Number (PIN) by going to www.PIN.ed.gov which will be used to electronically sign your application.

After you submit your FAFSA, you will receive an electronic Student Aid Report (SAR) and, if you listed SWC on your FAFSA, we will receive an Institutional Student Information Record (ISIR), which is an electronic version of your application. Each member of your family wishing to apply for financial aid must fill out an individual FAFSA. **You must reapply for FAFSA each academic year you wish to receive aid. Priority deadline for submitting your application is March 2nd each year.**

State aid – You must be a resident of California or verified AB540 student to be eligible for state aid. Click [here](#) for more information on AB540.

Cal Grant – Students wishing to apply for Cal Grant should complete the FAFSA application and submit the California Student Aid Commission (CSAC) Grade Point Average (GPA) verification form at (website) and must be submitted by March 2nd each year for priority consideration. If you miss this deadline, your FAFSA will still be processed for other types of aid. There is an additional deadline of September 2nd for community college students only.

Board of Governors Fee Waiver (BOGFW) – Applications for BOGFWs can be submitted electronically at (website). Applications are usually available in late Spring for the following academic year and deadlines to apply are as follows: Summer – August 1st, Fall – December 1st and Spring – May 1st.

California Dream Act (CADA) – Legislative bills AB130 and AB131 allow verified AB540 students to apply for and receive State of California financial aid. Students with valid social security numbers (SSN) should complete the FAFSA application and those who do not have valid SSNs should complete the California Dream Act application (CADA) at (website). The CADA application will generate application for both CalGrants and BOG Fee Waivers. For more information on the CADA, please see our webpage a (webpage).

To ensure your application is processed as quickly and efficiently as possible, please be sure to do the following:

- ✓ **Apply as early as possible.** The earlier you submit your application, the earlier it will be queued for processing.
- ✓ **Fill out your application carefully, completely and accurately.** Applications are compared against multiple databases - mistakes and inaccuracies will cause the processing of your application to be delayed until errors can be corrected.
- ✓ Maintain a current email and mailing addresses in WebAdvisor and check to make sure that emails received from financialaid@swccd.edu are not going to your spam or trash files.
- ✓ Respond to all emails promptly and submit requested paperwork as soon as possible.
- ✓ Be aware of all Eligibility Requirements on page 3.

COST OF ATTENDANCE AND FINANCIAL NEED

Each year, colleges establish a Cost of Attendance (COA) which takes into account average costs for items including room and board, books and supplies, enrollment and tuition fees, personal expenses and educational transportation costs. It does not include maintenance costs for a student's dependents because a standard allowance for dependents is included in the federal need analysis calculation.

At Southwestern College, the Cost of Attendance is used to calculate eligibility for federal and state aid programs (excluding BOGFW). The information reported on your 2013-14 FAFSA (including income, benefits and family size) is used to determine your Estimated Family Contribution (EFC), using the standard "federal needs analysis" formula. Your EFC is deducted from the COA, resulting in your calculated Total Need. Various aid programs are then awarded based on eligibility and availability of funds. The calculation is outlined below.

$$\begin{array}{r} \text{Estimated Family Contribution (EFC)} \\ - \text{Cost of Attendance (COA)} \\ = \text{Total Need} \end{array}$$

Cost of attendance for students enrolled in less than half-time will only include tuition and fees, books and supplies and educational transportation costs. Click [here](#) for the 13-14 COA chart.

PACKAGING AND TYPES OF FINANCIAL AID AWARDED

When a student applies for financial aid, funds usually come from more than one source (federal, state, private, etc.) and the combination of financial resources is referred to as packaging. Once your financial need is determined, you will be awarded aid **in the following order** until your need has been met or until no additional funds are available. Please note that State programs are always subject to an approved state budget.

The aid year for 2013-14 at Southwestern College covers Fall 2013, Spring 2014 and Summer 2014.

Board of Governors Fee Waiver (BOGFW) – [The Board of Governor's Fee Waiver \(BOGFW\)](#) is available to California residents who meet specific income eligibility requirements. The program waives the Enrollment Fee and reduces or waives other fees as well (see “A”, “B” and “C” below). The BOGFW will be in effect for Summer, Fall and Spring terms and students must reapply each year. There are no minimum or maximum unit requirements and **applicants must be a California Resident as determined by the registrar’s office. Students who pay their fees and then receive a BOGFW should request a refund of paid fees from the Cashier’s Office.**

Method “A”:

Students or their parent(s) must be currently receiving TANF/CalWORKS, SSI/SSP, or General Assistance. BOGFW A waives Enrollment, Health and Student Center fees, and the Parking Permit Fee will be reduced.

Method “B”:

Students and/or their parent(s) must meet household size and income standards established each year by the State of California. BOGFW B waives Enrollment Fees, and the Parking Permit Fee will be reduced. Method B does not waive Health Fees or Student Center Fees.

Method “C”:

Students must complete the [FAFSA \(Free Application for Federal Student Aid\)](#) or [California Dream Act](#) application (for AB540 students without SSNs). Southwestern College will use the results to determine student eligibility for the BOGFW and will award those students determined to have at least \$1104 of financial need. BOGFW C waives Enrollment Fee waived and the Parking Permit Fee reduced. Method C does not waive Health Fees or Student Center Fees.

AB540 Students:

Under AB131, students who are registered as AB540 students are entitled to receive BOGFW and should complete the BOGFW application. For students needing to qualify under Method C, students with valid SSNs should complete the [FAFSA application](#) and students without SSNs should complete the [California Dream Application](#)

Federal Pell Grant: Pell Grants are federal grants that do not have to be repaid. Eligibility is determined from the Estimated Family Contribution (EFC), a calculation determined on the information submitted on your 2013-14 FAFSA. For the 2013-2014 academic year, the maximum Pell Grant is \$5,645 based on full-time enrollment for the school year (Fall 2013 and Spring 2014). Pell Grant awards are adjusted if you enroll in fewer than 12 units per semester.

For the 2013-14 academic year, the enrollment status for each semester (including summer) is:

Full-time	12 or more units
$\frac{3}{4}$ -time	9 to 11.5 units
$\frac{1}{2}$ -time	6 to 8.5 units
Less than $\frac{1}{2}$ -time	Less than 6 units

Lifetime Eligibility – Effective July 1, 2012 the amount of Federal Pell Grant funds you may receive over your lifetime is limited by federal law to the equivalent of six full years (or 12 semesters of full-time enrollment). This includes Pell funding received at community colleges, vocational schools and four year public and private universities for the life of your academic career and is prorated if you are enrolled and receive Pell funding for less than full-time enrollment.

Once you have reached the 600%/6 year full-time enrollment limit, you are not eligible for any additional Pell funding and there are no exceptions or appeals. Also, **once you have earned a Bachelor's Degree, you are no longer eligible for a Pell Grant** even if you haven't received the entire 600% eligibility. You may check your current Pell Lifetime Eligibility at www.nslds.gov

Federal Supplemental Educational Opportunity Grant (FSEOG): FSEOG funds are awarded to Pell-eligible students who have the lowest EFC to ensure the neediest students receive these limited awards on a first-come, first-served basis. Students must be enrolled in at least six (6) units to receive FSEOG. For the 2013-2014 academic year, the maximum FSEOG available per student is \$250 per semester and awards are extremely limited.

Federal Work Study (FWS): FWS is federally subsidized employment available to students who demonstrate financial need. Priority is given to those students who have completed the necessary paperwork by the appropriate deadlines. The length of a student's employment under FWS funding is based on the student's FWS award, pay rate and hours worked per week. Most FWS jobs are on campus; however, some Off-Campus FWS Community Service positions exist.

To be eligible for employment, students must:

- Have been awarded federal financial aid
- Maintain Satisfactory Academic Progress (SAP)
- Remain enrolled in a minimum (6) units
- Have remaining financial aid need

FWS students are paid at a rate of \$8.00/hour and cannot work in excess of 20 hours/week (see "Disbursements" for more information). For more information on Student Employment, please refer to the [Student Employment Handbook](#).

CalGrants: Cal Grants A,B & C are state-funded, need-based, grants given to California college students and do not have to be repaid. Students must be California residents, enrolled at least half-time (6 units), have a high school diploma and meet federal aid requirements. Cal Grants B & C are the only CalGrant awards offered at SWC.

The deadline date for high school students to apply for entitlement grants and for university transfer students to apply for competitive grants is **March 2nd**. To apply, students must file a FAFSA and submit a GPA verification to CSAC by the deadline (SWC students who have completed 16 degree applicable units will have their GPA automatically calculated and submitted to CSAC). Community college students wishing to apply for a competitive grant also have a second filing deadline of **September 2nd**. **Cal Grant B** pays up to \$1,473 per year and **Cal Grant C** pays up to \$547 per year.

AB540 Students:

Under AB131, students who are registered as AB540 are entitled to receive CalGrants. Students with valid SSNs should complete the [FAFSA application](#) and students without SSNs should complete the [California Dream Application](#)

The following types of financial aid are not automatically awarded, but may be available to eligible students who apply and are approved or granted.

Direct Loans: Southwestern College participates in the William D. Ford Federal Direct Loan Program, formerly the Federal Family Education Loan (FFEL) Program. The Direct Loan Program offers the same types of loans as the FFEL Program. Direct Loans have the same terms and conditions as FFEL Program, but instead of a bank lending the money, the U.S. Department of Education lends the money directly to students through the student's school.

- Must maintain continuous half-time enrollment for the entire loan period to receive your loan check(s).
- Only classes taken at Southwestern College will be counted towards your enrollment status
- **Direct loan payments will be made once you are actively enrolled in and attending 6 or more units. NOTE: classes that start later in the semester will delay disbursement of a student loan.** If you drop or withdraw below 6 units for the Fall 2012 semester, your loan check may be cancelled and you will have to re-apply for the Spring term.
- You must not be in Default on any Title IV Federal Loan, or owe an overpayment on any Federal Grant from any institution.
- You must maintain Satisfactory Academic Progress as published on the Southwestern College website and outlined in the Handbook.
- You may not receive loan funds at any other institution during the period of enrollment at Southwestern College.
- Federal Direct Loans are not available during the summer.
- **If your total loan indebtedness is \$10,000 or more or you are requesting unsubsidized loans, you must complete the Budget Worksheet (available on our [website](#)) and meet with a Financial Aid Loan Specialist. Southwestern College has the responsibility to evaluate all loan requests on a case-by-case basis and reduce or deny loan request for students that, in our professional judgment, are at serious risk for loan default. High levels of indebtedness (including loans from other colleges), coupled with a small progress in an academic program, is a common indicator of high risk default. Therefore, your loan request may be denied or reduced.**
- Southwestern College does not participate in Alternative Private Loan or Parent Plus loans.

- Students attending only one semester and graduating will have their loans prorated, based on the number of units for which they are enrolled

Types of Loans

Federal Direct Subsidized Loan: provides low interest rates and are available to students who demonstrate financial need based on income and other information provided on the FREE Application for Federal Student Aid (FAFSA). A credit check is not required to receive these loans. **The student is responsible for the interest**, which may be paid while the student is in school or accrued and then added to the principal balance when the student enters repayment. This occurs six months after the student is no longer enrolled in school at least half time.

Federal Direct Unsubsidized Loan: provides low interest rates and are available to all students regardless of financial need. A credit check is not required to receive these loans. **The student is responsible for the interest**, which may be paid while the student is in school or accrued and then added to the principal balance when the student enters repayment. This occurs six months after the student is no longer enrolled in school at least half time.

Time Limitation on Direct Subsidized Loan Eligibility for First-Time Borrower s: As of July 1, 2013 a new borrower may not receive Direct Subsidized Loans for more than 150% of the published length of their current program. For example: If you are enrolled in a 2 year associate degree program, the maximum period for which you can receive Direct Subsidized Loans is 3 years (150% of 2 years = 3 years).

Entrance/Exit Loan Counseling: Students are required to complete the Entrance Loan Counseling every academic year when applying for a loan. Access to the Entrance Counseling Portal is through www.studentloans.gov. Exit Loan Counseling is required if a student drops below half time, withdraws or graduates. Access to the Exit Counseling Portal is through www.studentloans.gov.

Default : Taking out a Federal Direct Student Loan will have an impact on your future credit and financial aid eligibility. Failure to make regularly scheduled payments on your student loan can lead to a defaulted loan. If you are having difficulty repaying your loan, please contact the Direct Student Loan at www.direct.ed.gov . You will be given several options to temporary defer your loan payments to avoid the consequences of default which can include any or all of the following: ineligibility for further aid,

ineligibility for deferment options, turnover to over to a collection agency, damage to your credit rating, wage garnishment and legal action by the federal government.

Direct Loan Application Deadlines:

Fall 2013: Tuesday, November 19, 2013

Spring 2014: Friday, April 25, 2014

Summer 2014: Loans not available for summer session

Scholarships: Scholarships are funds from a variety of sources that do not have to be repaid. They vary in amount, requirements and criteria and many are not subject to federal aid eligibility requirements. These need and non-need based awards are processed throughout the year. However, the most scholarships are available for application in January each year and are awarded by May. Please click [here](#) for more information and access to the online application. Scholarship awards will be added to the student's award package to assure that the student's awards do not exceed his or her documented need. Awarded scholarships will also be reported as income to the Internal Revenue Service.

Chafee Grant: The Chafee Grant Program is administered by the California Student Aid Commission (CSAC). The program is for foster or former foster youth to help pay for college, career or technical training. You must be a current or former foster youth, not have reached your 22nd birthday as of July 1 of the award year and have financial need. Recipients may be eligible for up to \$5,000 per academic year. To qualify students must meet the Chafee Grant Program requirements and be enrolled in a program at least one academic year in length. Chafee Grant is federally and state funded and each year is subject to the availability of funds.

Child Development Grant: The Child Development Program is administered by the California Student Aid Commission (CSAC). The program is for students who are pursuing a Child Development permit to teach or supervise in a licensed California Child Care Center and recipients may be eligible to receive up to \$1,000 each academic year. Prior to receiving an award payment the recipient must sign a Service Commitment Agreement to provide one full year of service in a licensed child care center for every year the grant is received. To qualify students must meet the Child Development Program requirements.

EOPS: Equal Opportunity Programs & Services (EOPS) provides students with priority registration, Academic, career, and personal counseling, tutoring, Book service, Student Educational Plan (SEP) and Semester-by-Semester Plan for each student Workshops in personal development, study skills, career,

and majors Leadership development activities and Cultural enrichment activities. Also included is the CARE Program, which provides grants and additional services for EOPS students who are single parents, have a child 13 years or younger and have an open case number with the Department of Health and Human Services.

To qualify, students must meet all the following criteria:

- Be a resident of California or be classified AB540;
- Be enrolled full-time (12 or more units) when accepted into the EOPS program (6 units if you have certification from DSS Office);
- Not have completed more than 58 units of degree-applicable course work. This includes course work completed at all colleges previously attended;
- Be qualified to receive a Board of Governors Fee Waiver Application (BOGW) A or B; AND
- Identified to be educationally disadvantaged

Availability of EOPS services is limited and students must apply by stated deadlines. If accepted into the program, students must attend a mandatory EOPS orientation and sign an EOPS contract for services. For more information, please contact the EOPS/CARE Office at the Cesar Chavez Center, 2nd Floor, by phone at (619) 482-6456, on their [website](#) or by email at eops@swccd.edu

VERIFICATION

Each year, the Department of Education selects certain FAFSA applications for a process called 'verification.' The law requires colleges to obtain information from the family that verifies the accuracy of the information that was reported on the FAFSA (e.g. income, family size, benefits, educational level). SWC verifies every file identified by the federal government as part of this process, using worksheets based on federal regulations and guidelines. Beyond those applications selected for federal verification, the law requires colleges to also request further documentation when a FAFSA application and/or subsequent paperwork appears incomplete, conflicting information is discovered or additional information is needed to complete processing the application.

The Financial Aid Office must identify and resolve any discrepancies in information received with respect to a student's application for Title IV aid. These items include, but are not limited to:

- Student aid applications
- Need analysis documents (e.g., Institutional Student Information Records (ISIRs) and Student Aid Reports (SAR))
- Federal income tax return transcripts and W2s
- Documents and information related to a student's citizenship
- School credentials (e.g., high school diploma)
- Documentation of the student's Social Security Number (SSN)
- Compliance with the Selective Service registration requirement
- Child support, SNAP and/or military benefits
- Unusual Enrollment History (UEH), when students have received federal funds at three or more schools in the last three years

A student is not eligible to receive federal, state, and/or institutional need-based aid until all required paperwork has been submitted and processed. Students are contacted via email and required documents are posted on the student's WebAdvisor account under "Financial Aid". This process can happen at any time during the year when a SAR comment is generated or conflicting information is discovered that needs to be resolved. The verification process can result in a change of a student's financial aid eligibility. We strongly suggest you check your WebAdvisor account for any required information.

PROFESSIONAL JUDGMENT

In cases of extenuating circumstances affecting a student's financial aid eligibility, a student can request special consideration by speaking with a Financial Aid Specialist and submitting necessary paperwork.

Professional judgment is the ability of an institution to make adjustments to a student's FAFSA information or his/her Cost of Attendance, based on this paperwork. Circumstances can include, but are not limited to:

- Loss of employment
- Loss of income due to divorce or legal separation
- Loss of income due to death of spouse or parent
- Discharge from active military duty
- Loss of untaxed income or benefits
- Loss or hardship due to disability or natural disaster

Change in Dependency - Students who wish to request a change in dependency status are required to meet with a Financial Aid Specialist and submit a Change in Dependency request form, which must include a personal statement clarifying the rationale for their request and a letter from a third-party professional (eg: pastor, counselor, teacher, caseworker, etc.). Cost of Attendance may be increased or reduced and documentation of circumstances is required. None of the conditions listed below qualify as unusual circumstances meriting a dependency override:

- Parents refuse to contribute to the student's education.
- Parents are unwilling to provide information on the FAFSA or for verification.
- Parents do not claim the student as a dependent for income tax purposes.
- Student demonstrates total self-sufficiency

Decisions to exercise professional judgment will be on a case-by-case basis and decisions regarding requests for adjustment are final and cannot be appealed.

DISBURSEMENT INFORMATION

Financial aid disbursements are made on a monthly basis by the Finance Office through Higher One®. Financial Aid funds will first reduce any debts owed to SWC and the remaining balance will go to students by the disbursement method chosen by the student (direct deposit, Higher One® debit card or paper check).

Each semester, students' Pell grants will be disbursed in two parts – 30% of that term's eligibility an initial disbursement at the beginning of the semester and the remaining 70% in a second disbursement 60 days later. Students awarded after the this disbursement will receive 100% of that term's eligibility. Click [here](#) for a disbursement calendar for all types of financial aid.

HigherOne® – Southwestern College has partnered with Higher One®, a financial services company, to enable students to **choose** how they receive their financial aid funds – direct deposit, HigherOne® debit card or paper check. Financial Aid staff can answer questions and assist in the sign up process and there is a webpage, including FAQs, and a special email address - swcaccesscard@swccd.edu - specifically for questions about Higher One®. Students must update their addresses with Higher One®, as well as in WebAdvisor, to ensure timely delivery of mail items. Click [here](#) for additional information on HigherOne®, including [FAQs](#).

Federal Work Study (FWS) - Payment is made on the 5th of each month for the hours worked during the previous month, Checks are available for pickup at the Cashiering Office at the Cesar Chavez Center, First Floor.

Pell Advance – If you have been awarded a Pell Grant, but have not yet received your disbursement, you may use a portion of these funds to purchase books and supplies at the beginning of the semester (Fall and Spring only). You may complete a Pell Advancement Request form at the Financial Aid Office and receive credit at the Campus Bookstore for up to \$350. The entire amount of your Pell Advance will be deducted from your Pell disbursement and paid to the Bookstore on your behalf. Any unused portion of your Pell Advance may be cashed out at the Bookstore on the date notated on your request form.

WITHDRAWAL FROM COURSES AND RETURN TO TITLE IV (R2T4)

Federal Financial Aid Funds are awarded under the assumption that students will attend school for the entire payment period or period of enrollment for which the aid was awarded and will complete all the units on which their award was calculated. If you withdraw from all classes during this period, the amount of Title IV Federal Financial Aid that you have earned and are entitled to keep must be determined by a mandated federal formula. Please see “Withdrawal from Courses and Return of Title IV Funds (R2T4)” in the Appendix for the full policy on the impact of withdrawing from classes on federal aid.

Important - effective Fall 2011, repeat coursework eligible for financial aid will be limited to three course withdraws or two failed attempts. You are not entitled to receive financial aid for more than one repetition of a previously passed course.

ACADEMIC YEAR DEFINITION

Southwestern College's academic year, for federal student aid purposes, is comprised of two 18-week semesters (fall and spring), which meets the federal minimum academic year definition (30 weeks of minimum instructions). SWC also offers a selection of courses during the summer term. Students are required to be enrolled in and attending at least 12 units each semester to be considered a full-time student, which means a full-time student is expected to compete at least 24 units per year.

Enrollment Status for Regular/Summer Term

Number of weeks	Full time units	$\frac{3}{4}$ time units	Half time units	Less than half time units
3 Weeks	2	1.5	1	<1
9 Weeks	6	4.5	3	<3
10 Weeks	7	5	3.5	<3.5
11 Weeks	8	6	4	<4
12 weeks and over (standard semester)	12	9	6	<6

Enrollment status is determined based on the number of units you are officially enrolled in according to your student records on the course census date (please see Appendix for dates for 2013-14). It is the student's responsibility to ensure that all course adds and drops have been properly, promptly and accurately posted to your record.

OTHER RESOURCES AND PROGRAMS

SWC is committed to providing you with a wide range of student services that support you throughout your educational journey and engage you in college life.

The Cesar E, Chavez Student Services Center is the hub of student support on SWC's Chula Vista campus and serves as a one-stop location for a wide variety of services, including Admissions, Counseling, EOPS, Veterans' Services, Disability Support Services, Student Employment, Financial Aid and many other critical programs.

Student taking classes at the college's Higher Education Centers at San Ysidro, National City and Otay Mesa can receive similar service onsite.

The following are some of the services that are available to support you as you achieve your goals. For a complete listing of student support services, please visit our [website](#).

[Academic Success Center](#) - The Academic Success Center (ASC) offers free tutoring in subjects from accounting to zoology on a walk-in basis and by appointment. The ASC is managed by the faculty and staff of Learning Assistance Services (LAS).

[Center for International Studies & Programs/Study Abroad](#) - The Center for International Studies and Programs was established to foster cross-cultural exchanges, develop study abroad opportunities, provide support for international student recruitment, and to sponsor international events and educational activities for the entire Southwestern College campus and community. Classes taken during study abroad programs are counted just as if they were taken at SWC and BOGFW-eligible students will have enrollment fees for classes waived. For students that have completed their 2-13-14 FAFSA and have been processed, grants and/or a Direct Loan can assist in paying the costs of the program. Please contact Dr. Carla Kirkwood at the Center for International Studies (room 651 behind the SWC Bookstore) or contact the Center by email at IPGlobal@swccd.edu for more information. For questions about direct loan eligibility, please contact Kathy Abara at the Financial Aid office or by email at kabara@swccd.edu

[Disability Support Services \(DSS\)](#) - DSS provides services, academic accommodations and resources for students with disabilities to achieve academic success. Accommodations and services include academic advising, counseling, registration assistance, test proctoring, sign language interpreting and Personal Development classes.

Emergency Loan – Emergency Loans in the amount of \$150 per semester are available to students to assist with the costs of attending school. Students may choose to receive a Campus Bookstore credit or paper check. Funds must be repaid within 60 days and funds are subject to availability and a \$6 service fee. Students must be enrolled in at least 6 units, have no holds on their records and agree to repay the loan by the date stated on the agreement. Applications are available at the Financial Aid Office.

[School of Counseling & Personal Development](#) - The School of Counseling and Personal Development offers a comprehensive program designed to ensure student success. Academic advisement and individual counseling appointments are available to all enrolled students as well as a full range of courses in personal growth and development. Counselors are prepared to talk with students about their academic performance, choice of career, personal goals, and transfer opportunities.

[Veterans' Resource Center \(VRC\)](#) – In Spring 2014, SWC proudly opened a new Veterans' Resource Center, dedicated to providing a wide variety of services for our student veteran population. A computer lab, meeting areas and a private counseling office are all a part of the new facility in Room 345. In addition to on-campus services, the VRC will also host community partners, such as the Department of Veterans' Affairs, Chula Vista Vet Center and Marine Corps League, who will offers services to student veterans.

TAX CREDITS AND DEDUCTIONS

There are a variety of tax credits and deductions available to students, which may reduce your federal income tax liability. Below is an overview of some of the current programs. Since this is general information only, students are encouraged to consult their tax advisor or contact the [Internal Revenue Service](#) for more information **prior** to taking advantage of any of these credits or deductions.

American Opportunity Tax Credit (AOTC) – Replacing the Hope Scholarship Credit, the AOTC expands eligibility for the credit to a broader range of taxpayers and has been extended through 2017 by the American Taxpayer Relief Act of 2012. Independent students can claim the tax credit for their educational expenses, or families or spouses can claim the credit for dependent students. The maximum annual credit is \$2,500 per student and can be claimed for the first four years of post-secondary, degree-seeking education. The full credit is available to filers whose modified adjusted gross income is \$80,000 or less and \$160,000 or less for married couples filing jointly.

Lifetime Learning Credit - The Lifetime Learning Credit is available for up to \$2,000 annually for an unlimited number of years. Qualified expenses include tuition, fees, and required books, supplies, and equipment. Students must be enrolled in at least one post-secondary course, need not be pursuing a degree or other recognized education credential and there is no limit on the number of years the credit can be claimed for each student. However, *a taxpayer cannot claim both the AOTC and Lifetime Learning Credit for the same student in the same year.* The full credit is available to filers whose modified adjusted gross income is \$52,000 or less, or \$104,000 or less for married couples filing jointly and is capped at modified adjusted gross incomes of \$62,000 or more for individuals, or \$124,000 or more for married couples filing jointly.

Tuition and Fees Deduction - A higher education tuition and fees tax deduction is available to individuals who do not use the Lifetime Learning or American Opportunity Tax Credit. Unlike a tax credit, which reduces the amount of taxes owed, the tuition and fees deduction reduces taxable income and tax filers need not itemize deductions to claim the benefits. The maximum tuition and fees deduction is \$4,000 and varies according to income level.

Student Loan Interest Deduction – Students may deduct the interest paid on a federal or private student loan from their taxable income. The maximum student loan interest deduction is \$2,500 and decreases as income levels increase.

Employer-Provided Education Benefits - Federal tax code allows employers to give employees up to \$5,250 a year in tax-exempt tuition and fees assistance at the undergraduate and graduate level regardless of whether the education is job-related.

FINANCIAL AID FRAUD

There are situations where students and/or parents willfully falsify or misrepresent information for the purpose of obtaining financial aid for which a student is not eligible. As administrators of Title IV programs and funds, the College is obligated to ensure processes are in place to protect against fraud by applicants or staff. The Financial Aid Office is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse [34 CFR 668.53(a)(5), 668.14(g)].

Policy for Fraud

Individuals who willfully submit fraudulent information and/or documentation to obtain financial aid funds will be investigated to the fullest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

Procedures for Fraud

If a financial aid officer suspects or determines intentional misrepresentation of facts, false statements, or alteration of documents which resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the information shall be reported to the Director of Financial Aid for further review and possible disciplinary action. If the Director determines or suspects fraud, all information will be forwarded to the Dean of Student Services, the Vice President for Student Services, the Office of Inspector General of the Department of Education, and/or the local law enforcement agency for appropriate action. Processing of the application or disbursement of funds shall be suspended until it has been determined that fraud is evident. Note: The regulations require only that the College refer the suspected case for investigation, not that we reach a firm conclusion about the propriety of the conduct.

Some forms of financial aid fraud include, but are not limited to, the following:

- Forged signatures on an application, verification documentation or master promissory notes
- Falsified documents - including reporting members that are not part of your household
- False statements of income
- False statements of citizenship
- Use of fictitious names, addresses, SSNs
- False claims of independent status

Cases of fraud will be reported to the Office of Inspector General (OIG):

Inspector General's Hotline: 1-800-MIS-USED

<http://www.ed.gov/about/offices/list/oig/hotline.html>

Office of Inspector General

U.S. Department of Education

400 Maryland Avenue, SW

Washington, DC 20202-1510

In compliance with the Title VI of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Age Discrimination Act of 1975, Southwestern Community College District will provide equal opportunities in its educational programs and employment for all persons, regardless of but not limited to race, colour, religion, national origin, gender, marital or parental status, disability, age, sexual orientation or status as a Vietnam-era veteran.

APPENDICES

1. [Satisfactory Academic Progress \(SAP\) Policy](#) (link)
2. [Withdrawal from Courses and Return of Title IV Funds](#) (R2T4) (link)
3. [Student Rights and Responsibilities](#) (link)
4. [2013-14 Cost of Attendance Chart](#) (link)
5. [Code of Conduct](#) (link)
6. [Consumer Information](#) (link)
7. 2013-14 Important Dates for Financial Applicants

IMPORTANT DATES FOR FINANCIAL AID APPLICANTS

	Summer 2013	Fall 2013	Spring 2014	Summer 2014
Deadline to apply for BOGFW	August 1, 2013	Dec. 1, 2013	May 1, 2014	August 1, 2014
Deadline to appeal SAP disqualification	August 1, 2013	Dec. 1, 2013	May 1, 2014	August 1, 2014
Deadline to apply for Direct Loan	Not available	Nov. 19, 2013	April 25, 2014	Not available
Last day to add classes	Varies	August 31, 2013	February 1, 2014	Varies
Last day to drop without "W"	Varies	September 8, 2013	February 10, 2014	Varies
Last day to drop with "W"	Varies	November 9, 2013	April 11, 2014	Varies
Census date for full-semester length classes	Varies	September 8, 2013	February 10, 2014	Varies
60% point of semester – 100% Pell eligibility	Varies	November 1, 2013	April 4, 2014	Varies
Last day to submit FAFSA for 13/14	N/A	N/A	June 30, 2014	N/A