

FINANCIAL AID

References: *20 U.S. Code, Sections 1070 et seq.; Code of Federal Regulations (CFR), 34 Section 668; Education Code, Sections 66021.6 and 76300; Title V, Sections 58600 et seq.; U.S. Department of Education regulations on the Integrity of Federal Student Financial Aid Programs under the Title IV of the Higher Education Act (HEA) of 1965, as amended*

The Southwestern Community College District offers a full array of financial aid programs in the form of grants, fee waivers, employment, loans and scholarships. These funds are intended to assist students with the cost of education, which includes fees, books, supplies, food, housing, transportation and personal expenses.

Application Procedure

Step 1 – Apply

- Submit a Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov . AB540 students without a valid social security number should submit the California Dream Act Application at <https://dream.csac.ca.gov/>
- The Federal School Code for Southwestern College is **001294**.

Step 2 – Submit Forms

- Read Document Request email or check WebAdvisor for list of required documents to complete student file
- Download required forms from www.swccd.edu/financialaid
- Submit all required forms and supporting documentation to the Financial Aid Office

Step 3 – Application Processing

- Meet Satisfactory Academic Progress (SAP) standards to be eligible for award
- Have file reviewed for completeness, eligibility and compliance
- Respond to requests for any additional documentation or information

Step 4 –Financial Aid Awarding

- Review award letter email or view awards on WebAdvisor
- Receive and activate Southwestern College Access Card and register desired method of disbursement. Monitor disbursement amounts on WebAdvisor and dates at www.swccd.edu/financialaid

FINANCIAL AID

Important Dates

- January – FAFSA and CADA applications become available for upcoming award year.
- February/March – Scholarship applications period
- March 2 – Cal Grant application priority deadline. Submit both FAFSA and GPA Verification forms.
- April – Respond to Document Request email or view “Missing Documents” on WebAdvisor. Submit all required documentation to the Financial Aid Office. Applications are processed in the order they are received.
- July – Financial Aid Office begins emailing Award Notification notices to students.

Basic Student Eligibility Requirements for Federal Student Aid

- Be a US citizen, permanent resident, or resident-alien with a valid and appropriate visa
- Have a valid Social Security Number - students who qualify for AB540 status are not eligible for federal aid, but may be eligible for California state aid.
- Demonstrate financial need (for most programs) as calculated using federal methodology. Some types of aid, such as some scholarships and loans, may not require a demonstration of financial need.
- Possess a high school diploma or valid equivalent
- 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.
- Be enrolled in and attend the appropriate number of units based on program requirements.
- Be making Satisfactory Academic Progress (SAP)
- Be in compliance with Selective Service Registration
- Not be in default on a federal educational loan at any college or educational institution
- Not owe a refund or repayment on any Title IV grant program (Pell, FSEOG, etc.) at any college or institution.

FINANCIAL AID

- 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.
- Not have been awarded a Bachelor's or higher degree
- Provide all requested forms, documentation and information.
- Meet any program-specific eligibility requirements.

FINANCIAL AID PROGRAMS

Federal Programs

- **Federal Pell Grants** are awarded to eligible undergraduate students. The amount of money awarded is based upon a student's Expected Family Contribution (EFC), the number of units enrolled, and the cost of attendance.
- **Federal Supplemental Educational Opportunity Grant (FSEOG)** is awarded to eligible undergraduate students with exceptional financial need. It is awarded on a "first-come, first-served" basis and is dependent upon funds available. Students must have a zero EFC and be enrolled in at least six units to receive funds, with Pell-eligible students receiving priority.
- **Federal Work-Study (FWS)** is a program with limited funding which provides employment to help pay for part of a student's educational costs. This program is based on financial need and, if awarded, is part of a student's award package. Students on FWS may work approximately 15 hours per week on or off campus. Students must submit a separate FWS application in addition to the FAFSA to apply for FWS.
- **William D. Ford Federal Direct Subsidized and Unsubsidized Loans** are funds that must be repaid. Students must first complete a FAFSA and, after a student has received a financial aid award letter, the student may apply for a student loan by completing a loan packet and submitting it to the Financial Aid Office. Loan amounts follow federal guidelines and will be determined at the time the Financial Aid Office certifies a loan application. Both entrance and exit counseling are requirements and students must maintain at least half-time enrollment status to receive a loan. Once a student receives loan funds, the student must maintain reasonable progress toward their declared, eligible educational program. In reviewing a request for any loan, the Financial Aid Office may use "professional judgment" to deny a student a loan on a case-by-case basis.

State Programs

- **Board of Governors Fee Waiver (BOGFW)** is a program that provides assistance to cover community college enrollment fees. To be eligible, a student must be a California resident or verified AB540 student and must meet the requirements one of the following categories:

FINANCIAL AID

- **BOGFW A:** Student or parent must currently be receiving Temporary Assistance for Needy Families (TANF), CalWORKs, Supplemental Security Income (SSI), State Supplemental Program (SSP), or General Assistance (GA). Documentation is required.
 - **BOGFW-B:** Student must meet income standards based on family size. Documentation may be required.
 - **BOGFW-C:** Student must have applied for FAFSA and demonstrate required level of financial need.
- **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 or verified AB540 student, 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 each 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.

CalGrant eligibility requirements are as follows:

- Be a California resident or verified AB540 student;
- Be a U.S. citizen, eligible non-citizen or verified AB540 student;
- Meet U.S. Selective Service requirements;
- Attend a qualifying California postsecondary institution;
- Be enrolled at least half time;
- Maintain Satisfactory Academic Progress as defined at the school of attendance;
- Have family income and assets below the established ceilings;
- Not be in default on any student loans;
- Not owe any federal or state grant refund; and

FINANCIAL AID

- Not have a Bachelor's or professional degree before receiving a CalGrant (except for extended CalGrant A or B awards for a teaching credential program).
- **Chafee Grants** are 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. To qualify students must meet the Chafee Grant Program requirements and be enrolled in a program at least one academic year in length. Chafee Grants are federally and state funded and is subject to the availability of funds each year.
- **Child Development Grants** are 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. 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.
- **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 provide 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
 - Be judged 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.

FINANCIAL AID

- **CARE Grants** are available to students who are current recipients of TANF, in CalWORKS, single, head of household, have at least one child under the age of 14, enrolled in 12 units or more and have been admitted to the EOPS program.

Scholarships

A scholarship is aid that does not have to be repaid. The Financial Aid Office oversees the scholarship program and is the steward of a number of scholarships that may or may not require that the student demonstrate financial need. The online application, as well as additional information on scholarships and scholarship eligibility, can be found at www.swccd.edu/scholarships.

Concurrent Enrollment

Students are only eligible to receive financial aid at one college and/or university each enrollment period, with the exception of scholarships and Board of Governors Fee Waivers. Students attending more than one college and/or university at the same time should check with each institution regarding its rules about scholarship eligibility. If a student receives financial aid from more than one college or university during the same enrollment period, they may be ineligible to receive funds and may be required to pay back the money to at least one of the institutions, and may be assigned to the Department of Education for collections.

Disbursements

Financial aid disbursements are made on a monthly basis by the Finance Office. Students awarded financial aid will receive a SWC Access Card, which will enable them to register their refund preference from the following options:

1. ACH, in which a direct electronic deposit is made to a students' existing bank account;
2. Paper check, which is mailed directly to the student; or
3. Refund directly to the SWC Access Card

There are no charges to students for the disbursement of financial aid and students may change their refund preference at any time and as many times as they wish.

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. The first disbursement of Pell grant each semester will be 30% of that term's eligibility and the balance (70%) will be disbursed in the third payment of the semester. Students awarded after the third disbursement will receive 100% of that term's eligibility.

FINANCIAL AID

Federal Work Study (FWS) - Payment is made on the 5th of each month for the hours worked during the previous month.

Pell Grant Adjustments

The Financial Aid Office will check student enrollment status on the census date. A Pell Grant adjustment may be made based on a student's enrollment status at that time. If a student's enrollment status (fulltime, three-quarter time, half-time and less than half-time) has increased, it may result in an increase to the Pell Grant award. If the enrollment status has decreased, the student may owe a repayment of Pell Grant funds.

Withdrawal from Courses and Return to Title IV Funds

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. Students who withdraw from all classes will have the amount of Title IV Federal Financial Aid that was earned and are entitled to keep determined by a mandated federal formula.

Calculation of Earned Federal Financial Aid Funds

The purpose of the federal calculation is to determine the earned and unearned amounts of federal aid for which the student is eligible. It is calculated by: 1) determining the percentage of the semester or term that is completed, 2) multiplying the percentage by the amount of Pell awarded, and then 3) subtracting that amount from what the student was paid. This results in either an underpayment or overpayment to the student. Federal regulations stipulate that once a student has completed more than 60% of the payment period or period of enrollment, they have "earned" all the assistance they were scheduled to receive for that period of enrollment. If it is determined that an overpayment has been made, the student will be notified, a hold will be placed on the student's record and eligibility for all Title IV aid will be suspended until the debt is completely resolved.

Types of Withdrawals

Official withdrawals are initiated by the student or the instructor. The calculation of the percentage of the semester attended is based on the date of the official withdrawal from classes or the student's last date of documented attendance at an academically related activity.

Unofficial withdrawals occur when there is no official notification or withdrawal by the student or instructor. The calculation of the percentage of the semester attended is based on earning 50% of the semester. Students who do not officially drop their classes and fail to earn a passing grade in at least one course in a term will be considered an unofficial

FINANCIAL AID

withdrawal, even if they were enrolled in the course(s) for the entire term. If it can be documented that a student completed the course(s) but failed to achieve a passing grade, a student's eligibility can be reconsidered.

Post Withdrawal Disbursement

Students who do not receive all of the funds that were earned may be due a post withdrawal disbursement. Southwestern College may automatically use all or a portion of your post-withdrawal disbursement (including student loan funds, if accepted) for outstanding tuition and fees. There may be Title IV financial aid scheduled that cannot be disbursed after withdrawing because of other eligibility requirements.

Returning Funds

If it is determined that a student has been overpaid, you will be notified via email of the amount and program of funds that are required to be returned. You will have 45 days from the date of notification to repay the funds directly to Southwestern College. After 45 days, the debt is referred to the Department of Education Debt Resolution Services Department for collection and payments must be made directly to them. Any student loan funds to be returned must be repaid in accordance with the terms of the promissory note, making scheduled payments to the lender or holder of the loan over a period of time. Important - as soon as any overpayment amount is determined, a hold will be placed on the student's record and eligibility for all Title IV aid will be suspended until the debt is completely resolved.

Satisfactory Academic Progress (SAP) Standards

Federal and state financial aid regulations require Southwestern College to establish, define, and apply Satisfactory Academic Progress standards for all financial aid applicants. The regulations require that SAP be evaluated every academic year, and measure both the qualitative standard (cumulative GPA) and quantitative standards (completion rate, Pace) and (Maximum Time Frame). Students enrolled in a program of less than two years (Certificate of Achievement) are reviewed for SAP after the end of every semester. All periods of enrollment at Southwestern College and applicable transferable units from other colleges will be included as part of the SAP review.

- **Grade Point Average (GPA) Requirement (Qualitative):**
Students are required to maintain a minimum cumulative GPA of 2.0 or better.
- **Unit Completion Rate – Pace of Progress (Quantitative)**
Students are required to complete a minimum of 67% of the units in which they have enrolled. The cumulative units completed will be divided by the cumulative units

FINANCIAL AID

attempted to calculate the pace of progress. All units are considered in this calculation. Units for which a grade of W, I, NP and/or F was received are considered as units attempted but not completed.

- **Maximum Time Frame (Quantitative)**
Students must complete their academic program within a maximum time frame of 150% of the published program's required units. For example, associate in arts, associate in science and transfer degrees generally require 60 units to complete, so 150% of these programs would be 90 units. However, not all academic programs are 60 units in length, such as Certificate of Achievements and specialized technical programs so the maximum time limit is calculated specifically for each individual academic program.
 - Repeated courses will count toward the 150% maximum units allowed.
 - The maximum time frame will not be extended for students who change academic programs or have prior degrees or certificates.
 - Students who have a Bachelor's Degree or higher from a domestic or foreign school have exceeded the maximum time frame and will not be eligible for additional financial aid.
 - A maximum of 30 units of Basic Skills/Remedial courses and/or 30 units of ESL courses will be excluded from the maximum unit limit.

Disqualification

Any student who fails to meet all of the above listed SAP standards will be disqualified. Students that do not meet the SAP standards will be notified of the disqualification and will not receive additional financial aid. Students are not eligible to receive Federal or State aid, with the exception of a Board of Governor's Fee Waiver (BOGFW), if eligible.

Appeal

Any student, who is denied financial aid because of failure to meet the Satisfactory Academic Progress Standards, may submit an appeal form to the Financial Aid Department. Appeals must (1) state any extenuating circumstances that may have occurred and why the student failed to achieve SAP; (2) explain what has changed in the student's situation and; (3) explain how this change will ensure academic success at the next SAP evaluation. If the student is requesting an appeal, they must attend a Satisfactory Academic Progress Orientation Workshop prior to submitting an appeal. All appeals submitted will be forwarded to the Financial Aid Appeals Committee for review and must

FINANCIAL AID

include the following:

- A current Student Education Plan (SEP), dated within one calendar year.(Majors will be verified at the Appeal level to reflect accurately with Admissions)
- Supporting documents (i.e. medical records, legal documents, death certificate) that may assist in justifying your situation/case.

The Committee will review the appeal and notify the student of the results. All decisions made by the Financial Aid Appeal Committee will be final. If the Committee approves the appeal, the student will be reinstated for financial aid and placed on "Probation". If the appeal is denied, the student will remain disqualified and ineligible for financial aid. Students with approved, extenuating circumstances who cannot regain eligibility within one term may be put on an Academic Plan. Deadlines to submit appeals are as follows:
Fall term: December 1st ; Spring term: May 1st ; Summer term: August 1st.

Probation

Students with an approved appeal are on financial aid probation for one semester and are eligible for Federal and State financial aid if all other eligibility requirements are met. Students must meet all SAP standards at the end of the probation semester as referenced above and/or meet any specific appeal requirements to regain SAP good standing in order to be considered for additional financial aid in subsequent terms. Students who fail to achieve SAP standards at the end of the probationary term will be disqualified for additional financial aid. SAP will be evaluated at the end of the probation semester after grades have been recorded to determine future eligibility for financial aid and therefore the posting of subsequent financial aid will be delayed until SAP status can be determined.

Reinstatement

Students who are SAP disqualified following a probationary term or whose appeal was denied can submit a new appeal by meeting with a Financial Aid Specialist and requesting the appeal form. Additional appeals will be reviewed by the Financial Aid Appeals Committee and all decisions will be final. Reinstatement is not automatic and is not guaranteed

Misrepresentation

Consistent with the applicable federal regulations for federal financial aid, the District shall not engage in "substantial misrepresentation" of 1) the nature of its educational program, 2) the nature of its financial charges, or 3) the employability of its graduates.

The Superintendent/President shall establish procedures for regularly reviewing the District's website and other informational materials for accuracy and completeness and for

FINANCIAL AID

training District employees and vendors providing covered services concerning the District's educational programs, financial charges and employment of graduates to ensure compliance with this policy.

The Superintendent/President shall establish procedures wherein the District shall periodically monitor employees' and vendors' communications with prospective students and members of the public and take corrective action where needed.

This policy does not create a private cause of action against the District or any of its representatives or service providers. The District and its governing board do not waive any defenses or governmental immunities by enacting this policy.

Office of Primary Responsibility: Financial Aid