

Administrative Procedure

Chapter 5 – Student Services

AP 5130 - FINANCIAL AID

1. FINANCIAL AID

Financial aid is available to eligible students through grants, scholarships, loans, and part-time employment. Recipients may receive more than one category of assistance and in some cases, assistance from all four categories depending upon financial need.

While the District subscribes to and supports the philosophy that the primary responsibility for funding college expenses rests with students and their families, it recognizes that some students and/or their families have limited financial resources and, without supplemental assistance, are unable to meet all of the expenses associated with higher education.

Financial Aid programs offered include, but are not limited to:

- a. California Community College Promise Grant (CCPG)
- b. Cal Grants
- c. Federal Pell Grant
- d. Federal Direct Student Loan Program
- e. Supplemental Educational Opportunity Grant (SEOG)
- f. Student Success Completion Grant (SSCG)
- g. Chafee Program (for former Foster Youth)
- h. Federal Work Study
- i. Scholarships

2. APPLICATION PROCESS

Students who want to be considered for financial aid must apply using either the Free Application for Federal Student Aid (FAFSA), or the California Dream Act Application. Links to these forms can be found on the Financial Aid webpages on the college websites. Students who wish to apply for the California Community College Promise Grant (CCPG) may submit a FAFSA or the California Dream Act application or apply online during the CCPG application window as published in the course catalog and academic calendar.

Some financial aid resources require students to submit additional application materials, such as scholarships and Federal Direct Loans. All students are encouraged to apply for scholarships that may contribute to their financial resources while attending college.

Students will receive their financial aid from the college of record of their choice. Under a districtwide financial aid consortium agreement, a student's campus of record can be any of the three (3) credit colleges, unless the student's academic program is only available at one (1) campus. In that case, the college listed on the aid application (FAFSA or CA Dream Act application) must match the college listed on the student education plan.

3. STUDENTS ENROLLED IN A BACCALAUREATE DEGREE PROGRAM

Students enrolled in a baccalaureate degree program who wish to apply for a California Community College Promise Grant (CCPG) waiver must submit either a Free Application for Federal Student Aid (FAFSA) or a California Dream Act application in lieu of completing the CCPG application.

4. **DEADLINES**

See the Financial Aid webpages on the College website for specific Financial Aid and Scholarship deadlines. All deadlines will be strictly adhered to.

5. STUDENT ELIGIBILITY FOR FINANCIAL AID

Students must meet several requirements in order to be eligible to receive federal aid. Eligibility includes, but is not limited to, the following:

- a. Having demonstrated financial need as determined by the Federal Methodology;
- Being enrolled as a regular student at the college and working towards a degree; certificate or transfer to a college/university or institution;
- c. Having a high school diploma, GED, or completion of high school education in a home school setting approved under state law;
- d. Being a U.S. citizen, national, or eligible non-citizen;
- e. Maintaining satisfactory academic progress;
- f. Demonstrate proof of a valid social security number or individual tax identification number;
- g. Not being in default on federal student loans or owing a federal grant repayment; and/or
- h. Not borrowing in excess of annual or aggregate loan limits.

6. PAYMENT PROCEDURES

The Federal Pell Grant will be disbursed in two payments per term. Federal Supplemental Educational Opportunity Grant, and the State Cal Grant Program, will be disbursed in one payment per term. The Federal Work-Study Program will be disbursed monthly as employment hours are earned. Loans are paid in two disbursements per loan period.

All eligible programs approved by the Department of Education for Title IV aid are considered credit hour programs.

7. OVERPAYMENTS

The Financial Aid Office at the Campus of Record will determine the amount of federal financial aid a student has earned in accordance with federal law. Recipients of federal programs are subject to the Return of Title IV funds requirements. Students who receive federal financial aid and do not attend any classes will be required to repay all of the funds they have received. Students who withdraw from all classes prior to completing more than 60% of the term will have their financial aid eligibility recalculated based on the percentage of the term completed and will be required to repay any unearned financial aid they have received, as well as any institutional debt incurred.

In addition, a recalculation of Pell funds will be determined for all students at an established freeze date each term. This date shall be published on the college Financial Aid website, in the academic calendar, and Financial Aid Bulletin. Students who dropped units may owe an overpayment if they were paid more than their eligible amount. Information about overpayments is available in the Financial Aid Bulletin. Students who received financial aid funds based on an enrollment level that included short-term classes and who fail to attend the class(es) or drop the class before its first day of classes will have their financial aid eligibility recalculated based on the classes enrolled by the Financial Aid Census date minus the units of any dropped or non-attended late start class. The Financial Aid Office will send an e-mail notification of the overpayment to the student and to the Student Accounting Office for collection. A hold is placed on the student's record until the funds are recovered following the Department of Education guidelines for overpayments.

8. ACCOUNTING OF FUNDS

The District ensures internal checks and balances by separating the functions of authorizing payment and disbursing or delivering funds so that no single person or office exercises both functions for any student receiving Federal Student Aid (FSA) funds or State funds.

9. <u>DISBURSEMENT OF FUNDS</u>

In order to ensure compliance with Department of Education regulations pertaining to separation of duties for disbursement of financial aid funds the following is

established:

- a. The Chief Business Officer and/or designee, shall be responsible for disbursing financial aid funds as outlined in the Blue Book published by the U.S. Department of Education and other generally accepted accounting procedures.
- b. The Financial Aid Officers and/or designee, shall be responsible for determining disbursement schedules in consultation with the Chief Student Services Officer and/or designee and the Chief Business Officer and/or designee.

10. FRAUDULENT DOCUMENTS

- a. Submission of fraudulent documents or behavior is a violation of the Student Code of Conduct and subject to disciplinary action. The student will be informed that withdrawing the fraudulent document and/or information is not a pardon from disciplinary action. In addition, students who are found to have submitted fraudulent documents will have to repay any funds received back to the Department of Education.
- b. Any student submitting a fraudulent document and/or information will be referred to the Dean of Student Affairs and/or designee for disciplinary action and reported to the U.S. Office of Inspector General in accordance to 34 CFR 668.16(g).

11. SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal regulations require that institutions establish Satisfactory Academic Progress (SAP) standards for students applying for and receiving federal aid. These regulations require that the Financial Aid Office review the student's complete enrollment history, regardless of whether financial aid was received, to determine if a student is making satisfactory academic progress toward an educational objective.

The Financial Aid Office will send notifications at the end of the spring semester once grades have been finalized to students who submit a FAFSA for the subsequent academic year and fail to maintain Satisfactory Academic Progress.

The Satisfactory Academic Progress standards, policy, procedures (which includes maximum units and time frame allowed, excessive units, policy on external credit and warning), and appeal process, can be found on the Financial Aid webpage on the college website or in the published Financial Aid Bulletin.

12. EDUCATIONAL OBJECTIVE

Students receiving financial aid must be enrolled in a course of study leading to an AA, AS, AA-T, AS-T, or a Certificate of Achievement, and have an education plan on file.

13. FINANCIAL AID DISQUALIFICATION

A student will be placed on disqualification after one term of warning if they fail to maintain Satisfactory Academic Progress. Students may also be placed on disqualification status if they have reached the Maximum Units/Time Frame limit or the Financial Aid Office determines they cannot complete their academic program within the allowed time frame

Financial Aid assistance will cease during the disqualification period.

14. APPEALS

Students that are not eligible to receive Financial Aid due to disqualification and have documented extenuating circumstances such as injury or illness, death of a relative, or other special circumstance(s), may submit an appeal to the campus Financial Aid Office for the Appeal Committee's consideration. Appeals will be considered in the date order with which they are received. Appeal and supporting documents must be received in the Financial Aid Office by the published deadline date or a student's last day of classes, whichever comes first, for the term of the appeal. Details of the appeal process is delineated in the Financial Aid Bulletin.

The decision of the Appeal Committee is final.

15. MISREPRESENTATION

Misrepresentation is defined as any false, erroneous, or misleading statement that the District, a representative of the District, or a service provider with which the District has contracted to provide educational programs, marketing, advertising, recruiting, or admissions services, makes directly or indirectly to a student, prospective student, a member of the public, an accrediting agency, a state agency, or the United States Department of Education.

A misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. If a person to whom the misrepresentation was made could reasonably be expected to rely, or has reasonably relied, on the misrepresentation, the misrepresentation would be substantial.

This procedure does not apply to statements by students through social media outlets or by vendors that are not providing covered services, as reflected herein.

16. LOSS OF ELIGIBILITY FOR CALIFORNIA COMMUNITY COLLEGE PROMISE GRANT (CCPG)

In accordance with Title 5, students will be ineligible for the California Community College Promise Grant (CCPG) if they do not meet the college Standards of Academic Progress (SAP).

Loss of CCPG eligibility shall become effective at the first registration opportunity after such determination is made.

The District will notify students of their placement on academic or progress probation no later than thirty days following the end of the term that resulted in the student's placement on probation. The notification will advise students about the available student support services to assist them in maintaining and reestablishing CCPG eligibility. Students can find eligibility information on the Financial Aid webpages on the college website or in the current college catalog.

17. <u>REGAINING CALIFORNIA COMMUNITY COLLEGE PROMISE GRANT ELIGIBILITY</u>

Students who lose eligibility for the CCPG can have it reinstated if they meet the criteria below:

- a. Successfully granted a CCPG appeal; and
- b. Return to good academic standing.

18. CCPG APPEAL PROCESS

San Diego City, Mesa, and Miramar College have established written procedures by which a student may appeal the loss of a CCPG due to the following reasons:

- a. Extenuating circumstances which are verified cases of accidents, illnesses, changes in the student's economic situation, or other circumstances that rendered normal academic functioning likely or impossible. Such circumstances must be verified in writing.
- Evidence that the student was unable to obtain essential student support services. Extenuating circumstances also include special consideration of the specific factors associated with Veterans, CalWORKs, EOPS, and DSPS student status.
- c. A student with a disability who applied for, but did not receive, a reasonable accommodation in a timely manner. A verification of disability document from the DSPS office must be attached to the appeal form.

All of the above reasons must be supported by written documentation from the student. The *Loss of Enrollment and CCPG Appeal* form can be found on the Financial Aid Webpage on the college website, along with semester submission deadlines. A college-designated committee will review all appeals and make a recommendation to the Vice President of Student Services, or designee.

Foster Youth and those receiving the special circumstance CCPG-A shall not be

subject to loss of CCPG due to academic or progress disqualification. This exemption for Foster Youth is effective until the date specified in Education Code Section 66025.9(c).

19. COLLEGE FINANCING PLAN

The College Financing Plan (formerly known as the Financial Aid Shopping Sheet) is a consumer tool that San Diego City, Mesa, and Miramar Colleges use to notify students about their financial aid package. It is a standardized form required by Veterans Administration "Principles of Excellence Program" designed to simplify the information prospective students receive about costs and financial aid. The standardized form allows prospective students to easily compare institutions and make informed decisions about where to attend school.

Each student at the time of application will receive a generalized College Financing Plan, and upon receipt of a valid FAFSA, will receive an individualized College Financing Plan based on the student's budget and cost of attendance. Non-aid applicants can find a generic form containing the information on each credit college's Veterans Services webpage.

20. SCHOLARSHIP DISPLACEMENT

The District shall not reduce the institutional gift aid offer of a student who is eligible to receive a Federal Pell Grant award or financial assistance under the California Dream Act for an academic year as a result of private scholarship awards designated for the student unless the student's gift aid exceeds the student's annual cost of attendance. The District shall not consider receipt or anticipated receipt of private scholarships when considering a student who is eligible to receive a Federal Pell Grant award or financial assistance under the California Dream Act for qualification for institutional gift aid.

References: Education Code Sections 66021.3, 66021.6, 66025.9, 69514,69432.7,

70045 et seq., 76300, 78042 and 94912.5; Title 5 Sections 55031 and 58600 et seq.; 20 U.S. Code Sections 1070 et seq.;

34 Code of Federal Regulations (CFR) Part 688 (U.S. Department of Education regulations on the Integrity of Federal Student Financial Aid Programs under Title IV of the Higher Education Act of 1965, as amended):

WASC/ACCJC Accreditation Standard 3

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