Dear Financial Aid Recipient:

Welcome to our College and the Financial Aid Office.

An education is one of the most important investments you will make for yourself. We know your decision to attend our college will prove to be a rewarding one. Our office is proud of our college and of our graduates. We will do our utmost to help you keep your financial concerns manageable and to achieve your educational goals.

Financial Aid can be a complex topic. Our office has a committed team of professionals who are ready to assist and help you understand the financial aid process. Timely and responsible delivery of your financial aid requires a close partnership between you, this office, and several other entities. This guide is designed to assist you in understanding your responsibilities as a financial aid recipient.

Please read the information contained in this guide – it should answer most of your questions. If you have additional questions or concerns, do not hesitate to come by our office, visit us on the web, or give us a call.

Your future is exciting. We look forward to assisting you and encourage you to communicate with us.

Best wishes for a successful academic year.

The Financial Aid Office

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Understanding Your Award Letter

Financial aid consists of grants, work-study and loans to help meet your educational expenses. You may accept or reject all or part of your financial aid award offer. However, if you reject an award, a substitute may not be available.

Financial assistance is considered supplemental to the family’s resources, student earnings, and aid received from other sources. Applicants are reminded that they should not depend on financial aid to meet basic living costs.

The Financial Aid Office reserves the right to modify aid commitments at any time because of changes in the student’s financial status, changes in the availability of funds, or changes in Federal, State, Los Angeles Community College District (LACCD), or Institutional Regulation.

The amounts that appear on your Award Letter are based on full-time enrollment, 12 units or more. Should you decide to enroll in fewer units, your disbursement will be adjusted accordingly. The following programs have limited funding and priority is given to students who are enrolled in a minimum of six (6) units, half-time status, at the home campus: Child Development Grant, Federal Work-Study, Federal Supplemental Educational Opportunity Grant, and the Perkins Loan. If you are awarded any of these funds and drop below half-time, you will be ineligible to receive these awards. Please read specific sections of this guide for Federal Pell Grant, Academic Competitiveness Grant, Cal Grant, and Federal Stafford Loan Program disbursement information.

Your Award Letter (Refer to the sample Award Letter on page 3).

1. **Federal School Code:** A number assigned to the college by the U.S. Department of Education.

2. **Budget:** Standardized Cost of Attendance for all students.

3. **Expected Family Contribution:** The amount the student and/or his/her family is expected to contribute towards the student’s educational expenses.

4. **Unmet Need:** The unmet need is calculated by subtracting the Expected Family Contribution (EFC) from the budget.

5. **Awarded Funds:** Funds awarded from one or more of the financial aid programs and outside resources not to exceed the unmet need.

6. **Remaining Need:** The awarded funds may not cover the entire unmet need. Students may wish to consider other optional programs to fill their remaining need.

7. **Type of Aid:** Identifies the program and the type of aid offered such as grants, scholarships, work-study or loans.

8. **Enrollment Status/Semester:** Student enrollment status is indicated as full-time for both the Fall and Spring semesters.

9. **Amount:** Full-time awards are listed; however, disbursements will be adjusted based on enrollment status.

10. **Totals:** The total federal, state and other financial aid awarded based on full-time enrollment.
Determining Your Financial Need

How are Need and Cost of Attendance (Budget) Determined?
Most financial aid awards are based on demonstrated financial need, which is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC). Cost of Attendance minus Expected Family Contribution equals Need. The EFC is determined from the information you reported on the FAFSA. All awards are subject to availability of funds.

How Are Expenses Established?
Standardized budgets have been established by each college. This means that all students with similar circumstances will receive the same allowance for tuition and fees, room and board, books, supplies, transportation, and miscellaneous expenses. Adjustments may be made on an exception basis to the budget for documented unusual expenses.

How is Financial Aid Awarded?
Your financial aid eligibility is determined using Federal Methodology. Awards can consist of a combination of grants, work-study and loans.

Sample Award Letter

Dear Student,

The Financial Aid Office is pleased to offer you the awards listed below. All awards are subject to your meeting the standards of Satisfactory Academic Progress.

<table>
<thead>
<tr>
<th>BUDGET</th>
<th>EFC</th>
<th>UNMET NEED</th>
<th>AWARDED FUNDS</th>
<th>REMAINING NEED</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,658</td>
<td>$0</td>
<td>$10,658</td>
<td>$5,892</td>
<td>$4,766</td>
</tr>
</tbody>
</table>

**TOTAL AWARDED FUNDS** $5,892

**TOTALS** $5,892

**FEDERAL PELL GRANT** ( ) $2,675 $2,675 $5,350

**FEE WAIVER** ( ) $271 $271 $542

Student ID: XXXXXXXXXXXX

Student’s Name
Address
City, State, Zip

Federal School Code XXXXXX
School Name
School Address
City, State, Zip

Financial School Code XXXXXX
School Name
School Address
City, State, Zip
State Programs

Board of Governors Fee Waiver Program (BOGFW)
This program waives enrollment fees charged by our college. Since this is a waiver there is no actual disbursement of funds. If you have already paid your enrollment fees and wish to receive a refund, you may apply for one at the College Business Office. Contact your College Business Office for the deadline to request a refund. Health Fees are no longer waived.

Cal Grant B and C
Cal Grants are state funded grant programs for California residents pursuing an eligible program. There is a six (6) unit minimum enrollment requirement to be eligible for payment; units from other colleges may be combined if a consortium agreement has been approved. Not all colleges participate in consortium agreements. Preliminary selection for Cal Grants is determined by the California Student Aid Commission (CSAC); final selection is determined by the school based upon CSAC’s regulations. For more information contact the CSAC at (888) 224-7268 or at www.csac.ca.gov.

Federal Programs

Federal Pell Grant
Federal Pell Grants are awarded to qualified undergraduate students. Grants do not need to be repaid. Beginning with the 2009-2010 award year, eligible students may receive Pell Grants for the Summer, Fall & Spring terms. Awards will be adjusted based on enrollment. Due to the Higher Education Opportunity Act (HEOA) signed into law on Aug. 14, 2008, students who receive their first Pell Grant on or after July 1, 2008 may receive Pell Grants for as many as 18 full-time semesters.

Academic Competitiveness Grant (ACG)
The ACG is a federal grant awarded to qualified 1st and 2nd year undergraduate students who are Federal Pell Grant recipients and completed a rigorous secondary school program of study. To receive a second year ACG, students must maintain a 3.0 cumulative grade point average.

Federal Supplemental Educational Opportunity Grant (FSEOG)
The Federal Supplemental Educational Opportunity Grant is for undergraduates with exceptional financial need. Awards are subject to funding availability and are determined by the Financial Aid Office. There is a six (6) unit minimum enrollment requirement to be eligible for payment. Priority is given to students who are enrolled in six (6) units at the home campus.

Federal Work-Study (FWS)
Federal Work-Study is awarded to students who indicate an interest on their FAFSA, who demonstrate need, and is subject to funding availability. FWS funds must be earned through part-time employment authorized by the Financial Aid Office. If your Award Letter includes FWS, the Financial Aid Office will provide specific instructions on how to find a job, the required paperwork, and rules and regulations you must adhere to. The FWS amount listed on your Award Letter is the maximum dollar amount you can earn through your assignment. You will be paid bi-weekly depending on hours worked and will not receive payment for any unearned funds remaining at the end of the academic year. There is a six (6) unit minimum enrollment requirement to be eligible for payment. Priority is given to students who are enrolled in six (6) units at the home campus.

Scholarships
Check with your Financial Aid/Scholarship Office for more information.

Federal Loan Programs

You are in no way obligated to borrow a loan. All loan programs require a minimum unit enrollment of six (6) units to be eligible for payment.

Federal Perkins Loan
Federal Perkins Loan is a low interest rate (5%) loan to help students with exceptional need to meet their educational expenses. Priority is given to students who are enrolled in six (6) units at the home campus.

Federal Stafford Loans
Subsidized Federal Stafford Loans are need based and the Financial Aid Office determines your eligibility. Interest is paid by the government while you are enrolled at least half-time and during your grace period after leaving school. Interest rates are set each academic year. An Unsubsidized Federal Stafford Loan is not need based and has no interest subsidy, which means interest is accruing while you are still in school. We recommend that you make interest payments for unsubsidized loans. Interest payments may be postponed during qualifying periods, however, any interest deferred will be added to the original loan amount. Contact your college Financial Aid Office for the loan process, programs offered, and other related information.
Federal PLUS Loan*
Federal Parent Loans are for parents or stepparents who need to borrow for their dependent child’s undergraduate education who is enrolled at least half-time in an approved college or university. Parents are responsible for paying all the interest that accumulates on the loan. A Federal PLUS Loan allows parents to borrow the total cost of undergraduate education including tuition, room and board, supplies, lab expenses, travel less any other aid. *Not all colleges participate in the Federal PLUS Loan.

Satisfactory Academic Progress (SAP)
SAP standards apply to ALL federal and state aid applicants, whether or not they have previously received aid. ALL students must meet the SAP Policy detailed below to be eligible to receive financial aid. Students receiving financial aid enter into an agreement to make Satisfactory Academic Progress toward their educational goal. Failure to maintain these standards will result in the loss of financial assistance. The Financial Aid Office reviews academic progress at the end of each academic year. All students receiving federal and state financial aid (except the BOGFW) must comply with the following academic progress standards:

General Requirements
Students receiving financial aid must be enrolled in an eligible program. An eligible program is defined as:
1. A Certificate, or
2. An Associate Degree (AA/AS), or
3. A two-year academic Transfer Program that is acceptable for full credit toward a Baccalaureate Degree.

Standards
A. Maintenance of a 2.0 cumulative GPA.
B. Fewer than ninety (90) attempted units for students who indicated AA/AS Degrees or Transfer as their education goal.
   1. ESL and Basic Skills/Remedial classes are excluded from the ninety (90) unit limit when determining units attempted.
   2. Students who have already earned an Associate or higher degree will need to follow the appeal procedure.
   3. In Progress (IP) grades count as attempted units in the maximum time frame only. It does not affect the cumulative grade point average in the qualitative measure nor is it included as completed units in the quantitative measure.
C. Completion of 67% cumulative units attempted.
   1. Entries recorded in the student’s academic record as Incomplete (INC), No Pass (NP), and/or Withdrawal (W) are considered non-grades and must be 33% or less than the cumulative units attempted.

Application of Standards
A. Satisfactory Academic Progress for financial aid students will be determined at the conclusion of the Spring semester.
B. Students who are disqualified from financial aid will be notified by mail and receive the procedure for appeal.
C. A student who has been disqualified at ANY college in the LACCD, is disqualified at ALL colleges within the LACCD.
D. A change of one (1) educational goal or major course of study will be allowed during the course of enrollment at the institution.
E. Disqualification
   1. Students will be disqualified if they have one or more of the following academic deficiencies at the end of the Spring semester:
      a. Total units attempted (excluding ESL and Basic Skill/Remedial classes) are equal to or greater than ninety (90);
      b. Cumulative GPA is less than 2.0;
      c. Cumulative Non-Grades are more than 33%.
**Maximum Time Length**

A. Students attending for the purpose of obtaining an Associate of Arts Degree (AA), an Associate of Science Degree (AS), or completion of requirements for Transfer to a four-year college, are allowed 90 attempted units in which to complete their objective.

1. Exceptions may be made only when the requirements of a student’s objective cause the student to exceed the maximum time limit.

B. Short Length Certificate Programs.

1. Some Certificate objectives at the Los Angeles Community Colleges may be completed in less time than that required for the Associate of Arts, Associate of Science and Transfer objectives.

The table above shows the normal completion time and maximum time for Certificate Programs of varying lengths.

C. To be eligible for financial aid, a program must be at least six (6) months in length with a minimum of sixteen (16) units. Students enrolled in a Certificate Program may continue to qualify for financial aid up to ninety (90) attempted units, six (6) full-time semesters, or the equivalent, if they are planning to obtain an Associate Degree (AA or AS), or to Transfer to a four-year college in addition to obtaining the Certificate.

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**Units required for the Certificate Program**

<table>
<thead>
<tr>
<th>Units required for the Certificate Program</th>
<th>Normal Length</th>
<th>Maximum Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 to 24</td>
<td>2 semesters</td>
<td>3 semesters</td>
</tr>
<tr>
<td>25 to 36</td>
<td>3 semesters</td>
<td>5 semesters</td>
</tr>
<tr>
<td>37 to 48</td>
<td>4 semesters</td>
<td>6 semesters</td>
</tr>
</tbody>
</table>

**Summer and Winter Financial Aid**

A. Summer and Winter terms are included in the evaluation of Satisfactory Academic Progress standards.

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**Change of Enrollment Status**

Any changes in your enrollment may result in a reduction or cancellation of your financial aid award. If you withdraw or drop classes, full or partial repayment of your financial aid may be required. It is your responsibility to drop your classes if you do not attend.

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**Return of Title IV**

The student’s eligibility for Financial Aid is based upon enrollment. The Higher Education Amendment of 1998 govern the Return of Title IV Funds Policy for a student who completely withdraws from a period of enrollment (i.e. semester). These rules assume that a student “Earns” aid based on his/her semester enrollment. “Unearned” aid, other than Federal Work-Study, must be returned. Unearned aid is the amount of Federal financial aid received that exceeds the amount the student has earned. Unearned aid may be subject to repayment.

During the first 60% of the semester enrollment, a student “earns” aid in direct proportion to the time of his/her enrollment. The percentage of time the student remained enrolled is the percentage of aid for that period for which the student earned his/her aid. A student who remains enrolled beyond the 60% point of the semester enrollment earned all his/her aid for the period. In some instances a student may owe an overpayment.

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**Instructional Television (ITV) and Consortium Agreement**

If you are taking ITV courses or have a consortium agreement, you must be enrolled in at least one (1) unit at the home campus (the campus that is processing your financial aid) to receive Federal Pell Grant, ACG and Cal Grant payments, provided eligibility exists. For most other financial aid programs, students must be enrolled in a minimum of six (6) units at the home campus.

If you are enrolled in ITV courses only (you do not have units at one of our LACCD colleges), your financial aid must be filed at Los Angeles Mission College.

*Not all colleges participate in Consortium Agreements.*
Disbursements
Disbursement dates and deadlines are mandated by Federal, State, District and/or Institutional regulations and policies, and must be met or applications cannot be accepted or processed.

Financial Aid warrants are sent by mail to the address on file in the Admissions Office, or are transferred electronically to the student’s bank account, or on rare occasions sent to the College Business Office. It is your responsibility to report address and phone number changes to the Admissions and Financial Aid Offices.

If your award includes a Loan and you choose to accept it, you will receive disbursement instructions during the Loan Counseling Session.

To expedite receipt of your funds, we encourage you to sign up for Electronic Fund Transfer (EFT). EFT is a service which eliminates the need to issue a check for student financial aid. To sign up you must go to the College Business Office to complete an EFT Authorization Form. Be sure to bring a voided check or a photocopy marked “VOID” if your financial aid funds will be deposited into a checking account. If you are depositing your financial aid funds into a savings account, a copy of the top half of your bank statement showing the account number and branch address is needed. Deposit slips are not sufficient.

Disbursements will be adjusted if enrollment is less than full-time. Supplemental check runs occur throughout the academic year.

Disbursements will be adjusted if enrollment increases or decreases. Payment for late starting classes will not be issued until the class begins. After the second disbursement run date of the Fall and Spring semesters, no further award adjustments will be made. The following chart is an example of a financial aid disbursement schedule.

<table>
<thead>
<tr>
<th>Award Name</th>
<th>Award Amount</th>
<th>Estimated Disbursement Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>$5,350</td>
<td>Fall: Sept. = $1,338, Nov. = $1,337</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Spring: Feb. = $1,338, May = $1,337</td>
</tr>
</tbody>
</table>

Please Note
• This is to advise you that any outstanding institutional debt will be deducted from your financial aid disbursement.

• If you do not cash your financial aid check within six (6) months from the date of issue, it will be cancelled. If we are unable to reach you, a check will not be reissued, funds will be returned to the appropriate agency, and you will forfeit/lose your financial aid.

• You may only receive financial aid at one institution at a time.

• Students may not receive federal aid for remedial coursework beyond 30 units.

• In accordance with Federal Refunds & Repayment Regulations, if you completely withdraw from all of your classes after receiving your financial aid, you may be required to repay all or a portion of the financial aid you received. Failure to repay these funds will result in the loss of future financial aid at any institution.

• If you decide for whatever reason to audit a class, you are not eligible to receive a Board of Governors Fee Waiver or any other financial aid for this course. You are solely responsible for the payment of the audited class. No exceptions to this policy can be made.

If you have any questions about what you have read in this guide, please do not hesitate to contact the Financial Aid Office.