

FINANCIAL AID ELIGIBILITY AND APPLICATION PROCESS

WHAT IS FINANCIAL AID?

Financial aid is made available by federal and state governments and private sources in the form of grants, scholarships, employment, and loans. This assistance makes it possible for students to continue their education beyond high school, even if they and/or their families cannot meet the full cost of education at the college they choose to attend. The basis for such assistance is the belief that students and their families have the primary responsibility to meet educational costs.



Financial aid is meant to supplement your existing income/financial resources and should not be depended upon as your sole means of income to support other non-educational expenses.

WHO IS ELIGIBLE FOR FINANCIAL AID?

To be considered for financial aid, students must meet the following minimum requirements:

- Be a U.S. citizen or an eligible non-citizen. An eligible non-citizen is a U.S. permanent resident who has documentation from the Department of Homeland Security verifying that his/her stay in the U.S. is for other than a temporary purpose.
- Demonstrate financial need.
- Be enrolled as a regular student in an eligible program.
- Be making Satisfactory Academic Progress in a course of study leading to a Certificate, AA or AS Degree, or Transfer to a Baccalaureate Degree Program.
- Not be in default on any student loan such as Federal Perkins Loans, Federal Stafford Loans (subsidized and unsubsidized), Federal Direct Loans (subsidized or unsubsidized), or Supplemental Loans to Assist Students (SLS) at any college attended.
- Not owe a refund on a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG) or Academic Competitiveness Grant (ACG) or SMART Grant.
- Be registered with Selective Service if required to do so.
- Have a valid Social Security Number (SSN).
- Must have resolved all drug conviction issues.
- File an income tax return if required to do so.
- Demonstrate an ability to benefit as defined below.



ABILITY TO BENEFIT

Students who meet one of the qualifications listed below have demonstrated the ability to benefit from a college education in accordance with applicable Federal Regulations.

- Received a high school diploma; **or**
- Passed a high school proficiency examination; **or**
- Received a Certificate of General Educational Development; **or**
- Successfully completed a two-year program (minimum 48 units) that is acceptable for full credit towards a bachelor's degree. A student may be admitted on the basis that he/she has the recognized equivalent of a high school diploma; **or**
- Passed an independently administered test that is approved by the Secretary of the U.S. Department of Education provided the student is at least eighteen (18) years old; **or**
- Successfully completed six (6) degree applicable units prior to 2009-2010 academic year.

STUDENT STATUS

In order to complete the **Free Application for Federal Student Aid (FAFSA)**, you will need to determine if you are a **DEPENDENT** or **INDEPENDENT** student. You are an **INDEPENDENT** student if you meet any one of the following criteria:

- You were born before **January 1, 1986**.
- You are married.
- You will be enrolled in a master's or doctoral program (graduate or professional program beyond a bachelor's degree) in **2009-2010**.
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- You are a veteran of the U.S. Armed Forces.
- You have children who will receive more than half of their support from you between July 1, 2009 and June 30, 2010.
- You have dependents (other than your spouse or children) who live with you and receive more than half of their support from you now and through June 30, 2010.
- At any time since you turned age 13, both your parents were deceased, or you were in foster care, or you were a dependent/ward of the court.
- As of today, you are an emancipated minor as determined by a court in your state of legal residence.
- As of today, you are in legal guardianship as determined by a court in your state of legal residence.
- At any time on or after July 1, 2008, your high school or school district homeless liaison determined that you were an unaccompanied youth who was homeless.

- At any time on or after July 1, 2008, the director of an emergency shelter or transitional housing program funded by the U. S. Department of Housing and Urban Development determined that you were an unaccompanied youth who was homeless.
- At any time on or after July 1, 2008, the director of a runaway or homeless youth basic center or transitional living program determined that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.

If you meet one of the criteria above, complete the **FAFSA** with your (and your spouse, if applicable) income and asset information.

If you do **NOT** meet any of the criteria above, you are a **DEPENDENT** student and must provide your and your parents' income and asset information on the **FAFSA**.

SPECIAL CIRCUMSTANCES

Under federal law, your family is primarily responsible for paying your college expenses. Under very limited circumstances, you may be able to submit your application without parental information due to special circumstances. Examples of special circumstances include: your parents are incarcerated, or you left home due to an abusive family environment.

If you believe you have a special circumstance and are unable to provide parental information, you will need to provide documentation to verify your situation. Written evidence may include court or law enforcement documents, letters from school counselor, social worker, or clergy member, and other relevant data that explains your situation. The Financial Aid Office will notify you if you must provide parental data and provide additional instructions if needed.

HOW TO APPLY

Prior to applying online, visit www.pin.ed.gov to obtain a Personal Identification Number (PIN) so that you may electronically sign your FAFSA. If you are a dependent student, your parent(s) may also apply for a PIN.

Students are encouraged to apply for financial aid online at www.fafsa.ed.gov. As instructed on the website, if you do not have a PIN which serves as your electronic signature, be sure to print and mail the signature page when you transmit your application.

Paper FAFSAs are no longer available at college Financial Aid Offices, high schools and libraries. Contact the Federal Student Aid Information Center (**FSAIC**) at 800-4-FED-AID (800-433-3243) to request a paper FAFSA.

Students applying for Federal Stafford Loans, PLUS Loans, Federal Direct Loans, Emergency Loans, or scholarships, must complete additional applications. Not all colleges participate in these programs.

WHEN TO APPLY



First Priority Date for 2009-2010

*March 2, 2009 – FAFSA first priority
May 1, 2009 – Submit all required
documents to your Financial Aid Office.*

The priority date is established to encourage early application for financial aid. Students who miss the priority date may still apply for the remaining funds available. Contact the Financial Aid Office at the college that you plan to attend for other priority funding deadlines. **Staff members are available to answer your questions and help you complete any of the financial aid forms.**

DEADLINE

Failure to meet the following deadlines will result in denial of aid for the entire award year.



- Free Application for Federal Student Aid (FAFSA) – will be accepted by the federal processor until **June 30, 2010**. *Do not wait until the last minute to apply for financial aid.*

PELL GRANT DEADLINE

For Pell Grants, a valid electronically processed FAFSA must be received by the college from the U.S. Department of Education before the last date of the semester for which you are enrolled.

CAL GRANT DEADLINE

March 2, 2009

Cal Grant A, B, and C.

September 2, 2009

Second chance deadline for community college students to apply for a Cal Grant B. Since the number of awards available in September is limited, it is best to apply by March 2, 2009.



FEDERAL DIRECT & STAFFORD LOAN DEADLINE

Not all colleges participate in the loan program. Please check with your college Financial Aid Office.

VERIFICATION POLICY

If your application has been selected for verification by the federal processor, you will be required to provide additional documentation with a specific deadline. Failure to meet this deadline will result in the denial of financial aid.

The Financial Aid Office may request additional documentation based on the information submitted on your financial aid application such as:

- Tax returns
- Verification of untaxed income benefits
- Dependent or Independent Verification Worksheet
- Other documents as needed to verify your application or situation.

Federal verification requirements apply to the following programs:

- Federal Pell Grant
- Academic Competitiveness Grant (ACG)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study Program (FWS)
- Federal Perkins Loan Program
- Federal Direct Loan Program
- Federal Stafford Loan Program

ENROLLMENT FEES AND NON-RESIDENT TUITION

CALIFORNIA RESIDENT STUDENTS

The Admissions Office determines the residency status for all students. The 2009-2010 enrollment fee for a California resident is \$20.00 per unit*. Enrollment fees may be waived for students who are eligible for a Board of Governors Fee Waiver Program (BOGFW). **Non-resident students are not eligible for BOGFW.**



(* fees may be subject to change)

NON-RESIDENT STUDENTS

The tuition fee for non-resident out-of-state students is \$188.00 per unit and \$198.00 per unit for students who are from out-of-the-country. For all terms beginning on or after January 1, 2009, nonresident students who enroll in four units or take one class that is six units or less shall be exempt from the nonresident tuition fee. This tuition fee is in addition to enrollment fees.

(The amount of fees and tuition is subject to change).

DEFERRED TUITION FOR NON-RESIDENT STUDENTS

Tuition fees must be paid at time of registration. A student receiving financial aid may defer payment of tuition. Keep in mind that the Federal Pell Grant and other aid may not pay the full tuition; therefore, a student is responsible for the remaining balance, which may be several hundred dollars depending upon the number of units taken.

BOARD OF GOVERNORS FEE WAIVER PROGRAM (BOGFW)

We encourage all students to apply using the FAFSA so that they will be considered for all available federal and state financial aid programs.

The BOGFW is offered by the California Community Colleges. BOGFW waives the \$20 per unit enrollment fee. Applicants do not have to be enrolled in a specific number of units or courses to receive the BOGFW. All BOGFW recipients are required to pay the student health fee.

You are eligible to apply for a BOGFW if you are:

- A California resident, **and**
- You are enrolled in at least one unit.

You may qualify for a BOGFW if any of the following categories applies to you:

RECEIPT OF BENEFITS



At the time of enrollment you are a recipient of benefits under the TANF/CalWORKs Program, Supplemental Security Income/State Supplementary Program (SSI/SSP), or General Assistance Program (GA).

Documented proof of benefits is required.

QUALIFY BY INCOME STANDARDS

You and/or your family must meet the specified income standards by household size.

FEDERAL STUDENT AID APPLICANTS

You may be eligible if you have applied for financial aid via the FAFSA and you have been determined to have financial need.

DEPENDENT'S FEE WAIVER

You are eligible if you have a Certification from the California Department of Veterans Affairs or the National Guard Adjutant General that you qualify for a Dependent's Fee Waiver.

If you are a dependent of deceased law enforcement/ fire suppression personnel killed in the line of duty, you must show documentation from the public agency employer of record.

CONGRESSIONAL MEDAL OF HONOR

If you are a recipient of the Congressional Medal of Honor or a child of a recipient, submit documentation from the Department of Veterans Affairs.

SURVIVING DEPENDENTS OF TERRORIST ATTACKS ON 9/11/2001

You are eligible if you are a dependent of a victim of the September 11, 2001 terrorist attacks. Submit documentation from the California Victim Compensation and Government Claims Board.

DOMESTIC PARTNERSHIP

If you are in a Registered Domestic Partnership (RDP), you will be treated as an independent, married student to determine eligibility for the Fee Waiver and will need to provide income and household information for your domestic partner. If you are a dependent student and your parent is in a Registered Domestic Partnership, you will be treated the same as a student with married parents and income and household information will be required from the parent's domestic partner. This is applicable to state aid only, not federal aid.

ENGLISH AS A SECOND LANGUAGE (ESL)

Students taking only ESL classes must submit an ESL Certification Form and a Student Educational Plan to the Financial Aid Office signed by an academic counselor within the first semester of enrollment.

AUDITED CLASSES

Students cannot receive financial aid, including the BOGFW, for enrollment in audited classes. No exceptions to this policy can be made.

ENROLLMENT AT OTHER COLLEGES

Consortium Agreements are in effect for all colleges within the Los Angeles Community College District. If you are attending more than one college within the District in the same academic period, your enrollment status will be the sum total of all units in which you are enrolled throughout the District. For financial aid programs that are limited in funding, a six (6) unit minimum enrollment is required at your home campus. Check with your campus for specific financial aid program unit minimum enrollment requirements.

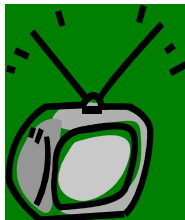
If you plan to enroll in courses outside of the Los Angeles Community College District (LACCD) and wish to have those courses count for enrollment and payment, you must complete a consortium agreement.

Please note:

- Not all LACCD colleges participate in outside consortium agreements, so be sure to check with the Financial Aid Office.

ITV CLASSES

Students taking ITV courses must be enrolled in at least one



(1) unit at the home school that is processing their financial aid in order to receive financial, provided eligibility exists. For financial aid programs that are limited in funding, students must be enrolled in a minimum of six (6) units at their home school; units from other colleges may not be combined for all other programs.

Students enrolled in ITV courses receive their transcripts for those courses from Los Angeles Mission College. Students enrolled **only** in ITV courses and wish to be considered for financial aid, must apply at Los Angeles Mission College as their home school for financial aid purposes.

TAX CREDIT

American Opportunity Credit - replaces and expands the Hope Credit for tax years 2009 and 2010. More parents and students will qualify over the next two years for a tax credit.



The new credit is available to a broader range of taxpayers, including many with higher incomes and those who owe no tax. The full credit is available to individuals whose modified adjusted gross income is \$80,000 or less, \$160,000 or less for married couples filing a joint return. Those who do not make enough money to have to file a tax return should also consider filing because they can get up to \$1,000 back.

The new credit also adds required course materials to the list of qualifying expenses and allows the credit to be claimed for four post-secondary education years instead of two. Many of those eligible will qualify for the maximum annual credit of \$2,500 per student, which is \$500 more than the Hope Credit.

Lifetime Learning Credit - Families may be able to claim up to \$2,000 for tuition and required fees each year. The maximum credit is determined on a per-taxpayer (family) basis, regardless of the number of postsecondary students

in the family. Students whose fees are covered by a fee waiver, scholarship, or grant would not be able to add their costs to their families for tax credit calculation.

You should consult a tax professional for further details or consult the following website:

<http://www.irs.gov/pub/irs-pdf/p970.pdf>

FEDERAL FINANCIAL AID PROGRAMS

FEDERAL PELL GRANT

The Federal Pell Grant provides gift aid assistance to undergraduates who have not yet earned a baccalaureate or first professional degree and who demonstrate financial need. Awards are based on your Expected Family Contribution (EFC) and enrollment status.



ACADEMIC COMPETITIVENESS GRANT (ACG)

ACG is a federal grant given to students who meet the following criteria:

- Federal Pell Grant recipient
- Enrollment of at least half-time (6 units or more)
- 1st or 2nd year undergraduate, **and**
- Completed a rigorous secondary school program of study.

First year undergraduate students may be eligible for up to \$750 per academic year. Second year undergraduate students may be eligible for up to \$1,300 per academic year. Students must have completed one academic year with a 3.0 GPA to qualify for the 2nd year ACG award.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

The FSEOG is a federal grant program designed to supplement other sources of financial aid for students with exceptional need. FSEOG awards are based on financial need and fund availability. There is a six (6) unit minimum enrollment requirement at the college where students are receiving financial aid; units from other colleges may not be combined for this award.

FEDERAL WORK-STUDY

The Federal Work-Study Program (FWS) enables students to earn a portion of their financial aid award through part-time employment either on or off-campus. To be eligible, a student must meet the eligibility

requirements for federal financial aid and must maintain good academic standing while employed under the program. Students must be enrolled in a minimum of six (6) units at their home campus to be considered for this program; units from other campuses cannot be combined.

LOANS (AID THAT YOU HAVE TO PAY BACK)

A caution about student loans: it takes time for a loan application to be processed by the school, lender, and/or the government. Student loan funds are delivered to the student after enrollment and satisfactory academic progress requirements have been verified. All loans require a minimum of six (6) units at the home campus.

FEDERAL PERKINS LOAN PROGRAM

The Federal Perkins Loan is an educational loan with a low (5%) fixed interest rate for students who have exceptional financial need. Loan amounts awarded within the Los Angeles Community College District are determined by individual colleges and the availability of funds.

Repayment begins nine (9) months after the borrower graduates, withdraws, or ceases to be enrolled at least half-time. A repayment period can be extended to 10 years. During the repayment period, five percent (5%) interest is charged on the unpaid balance of the loan principal. A sample repayment schedule is provided below. In the sample case, the loan is for \$1,000 and is being repaid on a quarterly basis at the rate of \$120 per payment.

SAMPLE REPAYMENT SCHEDULE				
Repayment Frequency Quarterly (every 3 months)			Amount Financed: \$1,000.00 Interest: 5%	
Payment	Principal Balance	Interest Charge	Paid Principal Amount	Total Payment
1	\$ 1,000.00	\$ 12.50	\$ 107.50	\$ 120.00
2	\$ 892.50	\$ 11.16	\$ 108.84	\$ 120.00
3	\$ 783.66	\$ 9.80	\$ 110.20	\$ 120.00
4	\$ 673.46	\$ 8.42	\$ 111.58	\$ 120.00
5	\$ 561.88	\$ 7.02	\$ 112.98	\$ 120.00
6	\$ 448.90	\$ 5.61	\$ 114.39	\$ 120.00
7	\$ 334.51	\$ 4.18	\$ 115.82	\$ 120.00
8	\$ 218.69	\$ 2.73	\$ 117.27	\$ 120.00
9	\$ 101.42	\$ 1.27	\$ 101.42	\$ 102.69
TOTAL		\$ 62.69	\$ 1,000.00	\$ 1,062.69

Usually, the length of the repayment period is determined by the total amount borrowed. Should a student experience unforeseen circumstances which prevent repayment at the \$120 per quarter minimum

level, a request for deferment or forbearance can be submitted to the:

LOS ANGELES COMMUNITY COLLEGE DISTRICT
Central Loan Administration Unit (CLAU)
770 Wilshire Boulevard, 5th Floor
Los Angeles, California, 90017

To determine eligibility for loan rehabilitation or loan cancellation for teaching, qualified employment, military service and total and permanent disability, please contact the CLAU at (800) 822-5222.

FEDERAL FAMILY EDUCATIONAL LOAN PROGRAM (FFELP)

Not all colleges in the Los Angeles Community College District participate in the Federal Family Education Loan Program. Contact your Financial Aid Office for more information.

The Federal Family Educational Loan Program consists of the Stafford Loans and the Federal Parent Loans for Undergraduate Students (PLUS).

FEDERAL STAFFORD LOANS

Federal Stafford Loans (subsidized) are fixed interest loans made to students who show financial need while attending college at least half-time. For 2009-2010, the interest rate is 5.6% for subsidized loans. These loans are made by a lender such as a bank, credit union, or savings and loan. "Subsidized" means the government pays the interest while you are in college and for the initial six (6) months after you stop attending college, which is considered your grace period. After this six month grace period expires, repayment begins.

In addition to completing a FAFSA, an applicant must submit a separate Loan Request Form and attend a Loan Entrance Counseling Workshop.

Federal Stafford Loans (unsubsidized) are non need-based loans. The interest rate for unsubsidized loans for 2009-2010 is 6.8%. The government will **not** pay the interest for you while you are in school, in deferment status, or during your grace period. The borrower pays all interest during the life of the loan.

TYPICAL REPAYMENT PLAN (6.80% Interest)				
Total Loan Amt.	Number of Payments	Monthly Payments	Interest Charges	TOTAL REPAID
\$ 2,000	46	\$ 50.00	\$ 271.00	\$ 2,271.00
2,625	63	50.00	495.00	3,120.00
4,000	108	50.00	1,332.00	5,332.00
5,000	120	57.00	1,905.00	6,905.00
10,000	120	115.00	3,810.00	13,810.00
16,000	120	184.00	6,095.00	22,095.00

Federal Parent Loans for Undergraduate Students

(PLUS) allow parents with good credit histories to borrow for each dependent child who is enrolled at least half-time. These loans are also made by a bank, credit union or savings and loan association. The interest rate is fixed on loans disbursed on or after July 1, 2009. Your parents must begin making payments within sixty (60) days after the loan's last disbursement.

PLUS deferment options are based on the parent borrower's eligibility. Principal and interest payments may be deferred while the parent borrower is:

- Attending school at least halftime.
- Unemployed (up to three years).
- Studying in an approved graduate fellowship or rehabilitation program for the disabled.
- Experiencing economic hardship (up to three years).

Not all colleges participate in PLUS loans. *Contact the Financial Aid Office to learn about loan programs that are offered at your specific college and for details about interest rates, fees, repayment terms, etc.*

FEDERAL DIRECT LOANS

Federal Direct Loans (subsidized and unsubsidized) are loans borrowed directly from the federal government which serves as the lender. These loans have the same provisions that apply to Stafford loans. The repayment options also include an income contingency component, which is based on the borrower's income upon graduation from school.

The student's annual borrowing limit for both Stafford and Direct Loans may vary based upon the following:

- The amount of unmet need after other financial assistance has been considered;
- The applicant's year in school (1st or 2nd);
- The applicant's current level of indebtedness
- The applicant's academic progress;
- The applicant's previous delinquent or defaulted loan history.

OTHER FEDERAL AID

TRIO/STUDENT SUPPORT SERVICES PROGRAM

TRIO is a federally funded program designed to assist students who plan to transfer to a four-year college or university. Eligibility is based on low income, first generation or disabled college students with academic need. Students must be a U.S. citizen or permanent resident.

TRIO provides academic career and personal counseling, cash grants, tutoring, skills/information workshops, priority registration, cultural activities, field trips, computer lab usage, and laptop loaning.

Not all colleges in the Los Angeles Community College District have TRIO programs.

SUMMER FINANCIAL AID

Students must submit their 2009-2010 Free Application for Federal Student Aid (FAFSA) to receive financial aid, including the Fee Waiver, before or during Summer 2009. Contact your college Financial Aid Office for more information.

STATE FINANCIAL AID PROGRAMS

THE BOARD OF GOVERNORS FEE WAIVER PROGRAM (BOGFW)

The BOGFW is offered by the California Community Colleges. (See information provided on page 3)

CALIFORNIA STUDENT AID COMMISSION (CSAC) PROGRAMS

CAL GRANTS

Students must meet the following eligibility requirements for the Cal Grant Programs:



- Be a U.S. citizen or permanent resident
- Have a valid Social Security Number (SSN)
- Be a California resident
- Be attending at least half-time at a qualifying California college
- Have financial need at the college of attendance
- Be making satisfactory academic progress as determined by the college
- Have not already earned a bachelor's or professional degree, or the equivalent
- Meet the income and asset ceiling as established by CSAC
- Meet Selective Service requirements.

Deadline date: First deadline is March 2, 2009. A second deadline for community college applicants is September 2, 2009, but we highly recommend that applicants meet the March 2 deadline when more funding is available.

Students must submit a GPA Verification and FAFSA by the applicable deadlines to the California Student Aid Commission. GPA verification for students enrolled within the Los Angeles Community College District will be electronically sent to the Commission by the deadline date for those who meet specific criteria. *Contact your Financial Aid Office to see if you meet the criteria to have your GPA electronically sent and for other possible options.*

Types of grants available:

Entitlement Grants

- Cal Grant A – provides grant funds to help pay for tuition/fees at qualifying institutions offering baccalaureate degree programs. If you receive a **Cal Grant A** but choose to attend a CA Community College first, your award will be held in reserve for up to three years until you transfer to a four-year college.
- Cal Grant B – provides subsistence payments for new recipients in the amount of \$1,551 for a full-time, full year award.



- Payments are reduced accordingly for three-quarter and half-time enrollment for each payment period.
 - Cal Grant B recipients who transfer to a tuition/fee charging school after completing one or two years at a community college may have their grant increased to include tuition and fees as well as subsistence.
- Cal Grant Transfer Entitlement Award is for eligible CA Community College students who are transferring to a four-year college and are under the age 28 as of December 31 of the award year.

Competitive Grants

- Cal Grant A and B awards are used for the same purpose as the A and B entitlement awards, except that they are not guaranteed and the number of awards is limited.
- Cal Grant C recipients are selected based on financial need and vocational aptitude. Students must be enrolled in a vocational program at a California Community College, independent college, or vocational college, in a course of study lasting from four months to two years. Cal Grant C awards **may not be used** to pursue a four-year degree program, graduate study, or general education.

LAW ENFORCEMENT PERSONNEL DEPENDENTS GRANT



The Law Enforcement Personnel Dependents (LEPD) Grant is a program administered by California Student Aid Commission.

Student eligibility:

- Students must be a child (natural or adopted) or spouse, at the time of death or injury of a California: peace officer or law enforcement officer; firefighter; or officer or employee of the Department of Corrections or the Department of Youth Authority.
- Be enrolled in a minimum of six units at a California postsecondary institution accredited by the Western Association of Schools and Colleges .
- Demonstrate financial need as determined by the Financial Aid Office at the institution in which students are enrolled.

The grant will be in an amount equal to the amount provided to a student who has been awarded a Cal Grant. Awards may be used for tuition and fees, books, supplies, and living expenses.

For more information and to obtain an application:

- Go to <http://www.csac.ca.gov>, Commission Programs or email specialized@csac.ca.gov
- Call the California Student Aid Commission's Specialized Program Branch at (888) 224-7268, option # 3, or
- Submit a request in writing to:

California Student Aid Commission
Specialized Programs
P.O. Box 419029
Rancho Cordova, CA 95741-9029

CHILD DEVELOPMENT GRANT PROGRAM



The Child Development Grant Program is for students who plan to teach or supervise at a licensed children's center.

Selected grant recipients attending a two-year post-secondary institution are eligible to receive up to \$1,000 per academic year. The grant is renewable for an additional year and is awarded to students attending a public or private two or four-year college in California. To learn more about this program and to apply online, visit the California Student Aid Commission website at www.csac.ca.gov, Commission Programs or call (888) 224-7268 Option # 3.

CHAFEE GRANT

The California Chafee Grant is a federal grant administered by the California Student Aid Commission and provides assistance to current or former foster youth to use for college courses or vocational school training. Eligible students may receive up to \$5,000 per academic year. To learn more about this program and to apply online, visit the Commission website at www.csac.ca.gov, or call (888) 224-7268, or email your questions to studentsupport@csac.ca.gov with "Attn: Chafee" in the subject line, or write the commission or mail your application to:

California Student Aid Commission
Specialized Programs Operations Branch
Attn: California Chafee Grant Program
P.O. Box 419029
Rancho, Cordova, CA 95741-9029
Or fax to (916) 526-7977

OTHER RESOURCES

Some students may qualify for the following programs:

- Veterans Benefits
- Vocational Rehabilitation Assistance
- AmeriCorps

Contact the appropriate off-campus agency for more details.

SCHOLARSHIPS

Throughout the year each campus receives announcements about scholarship opportunities. The focus of each scholarship is different. Some scholarships require good grades, some require financial need, and some are awarded to students who are majoring in certain areas. Contact the Financial Aid Office for more information.



EXTENDED OPPORTUNITY PROGRAM AND SERVICES (EOP&S)

The EOP&S Program is designed primarily for the recruitment and retention of students affected by language, social and economic disadvantages.

EOP&S services include grants and book loans; educational, personal, and career counseling; personal development courses; college survival skills; cultural awareness activities; career workshops; and field trips to four-year colleges and universities.

Criteria for EOP&S students: Qualified to receive a Board of Governors Fee Waiver A or B, educationally disadvantaged, enrolled in 12 or more units, have completed less than 70 units or 6 consecutive semesters, and are California residents.

COOPERATIVE AGENCIES RESOURCES FOR EDUCATION (CARE)

CARE is a state funded support service for single parents receiving public assistance who have children under the age of 14.

Services include books and supplies, cash grants, child care, auto repair reimbursement, meal tickets, auto gas cards, parking permits, bus pass/tokens, parenting workshops, counseling services, and on and off-campus referrals.

Not all services are offered at all colleges within the Los Angeles Community College District (LACCD).

GAIN/CALIFORNIA WORK OPPORTUNITY AND RESPONSIBILITY TO KIDS (CalWORKs)

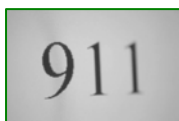
Greater Avenues for Independence (GAIN) has been replaced by CalWORKs. This is a state program that provides an educational environment where the student may develop the needed vocational skills to enhance his/her job market value.

Services offered include job development, child-care, counseling, books, paid work-study, and other support services.

Programs offered include General Equivalency Diploma, Adult Basic Education, ESL classes, and vocational classes such as Office Administration, Child Development, Home Health Aide, and Culinary Arts.

Not all classes are offered at all colleges within the LACCD and not all classes offered qualify for financial aid programs.

EMERGENCY LOANS



Some colleges within the Los Angeles Community College District offer limited emergency loan funds to students who face financial emergencies. Contact the college Financial Aid Office for information.

COST OF ATTENDANCE

In order to treat all students equally, standardized budgets (Cost of Attendance) are established and applied to all applicants. This means all students with similar circumstances will receive the same allowance for tuition and fees, books and supplies, room and board, personal expenses, and transportation.

Other expenses may include, but are not limited to: dependent care, vocational/ technical, and disability related expenses. Exceptions may be made to the budget in cases where need can be shown and documented.

ESTIMATED 2009-2010 COST OF ATTENDANCE*

	Living at Home		Living Away from Home	
	9 Mos.	12 Mos.	9 Mos.	12 Mos.
Fees	542	810	542	810
Books & Supply	1,638	2,457	1,638	2,457
Room & Board	4,338	5,784	10,872	14,496
Transportation	1,044	1,394	1,170	1,560
Personal Expenses	3,096	4,128	2,826	3,768
TOTAL	10,658	14,571	17,048	23,091

Non-Resident tuition is added to fees based on the student's resident code
* subject to change

DETERMINING FINANCIAL NEED

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). EFC is the amount that the government believes you and your family can be reasonably expected to contribute toward your college costs this year.

Cost of Attendance minus Expected Family Contribution = Financial Need.

HOW FINANCIAL AID IS PACKAGED



Once the student's financial aid eligibility is established, a "package" of aid is provided which may be a combination of grants, work-study, and loan funds.

Grant disbursements are based on the number of units a student is enrolled in at the time of disbursement. Full-time is considered 12 or more units per semester; three quarter time is considered 9-11 1/2 units per semester; half-time is considered 6-8 1/2 units per semester; less than half-time is 1/2 - 5 1/2 units per semester.

Pell Grants are scheduled for payments twice a semester. ACG, FSEOG and Cal Grants are scheduled for payment once per semester for students enrolled in six (6) or more units. Federal Work-Study is paid twice a month. Loans are disbursed once per semester.

THE FINANCIAL AID AWARD



The campus processing the student's aid produces and delivers an Award Letter and Award Guide to the student. The Award Letter lists the Cost of Attendance, the EFC, Total Awards, Resources, and Unmet Need amounts

applicable to the academic year. Students may receive revised versions of the original Award Letter throughout the academic year. The revisions may reflect additional fees or allowances added to the cost of attendance, educational resources which must be accounted for, semesters of enrollment (partial year vs. full year and vice versa) changes, and addition or deletion of specific awards.

The Award Letter confirms completion of the file review process and usually moves the awards to a disbursement set up of financial aid funds. Some students may need to resolve holds before awards can be disbursed. Contact the Financial Aid Office if disbursements do not arrive within three weeks after receipt of an Award Letter.

SPECIAL CIRCUMSTANCES

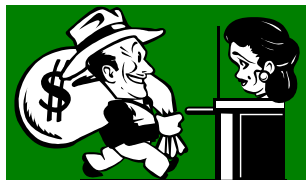
In certain cases, a family's financial situation can change because of:

- Death in the family
- Separation or divorce
- Loss of employment
- Loss of non-taxable income or benefits

In such cases, the student should contact the Financial Aid Office.

FINANCIAL AID DISBURSEMENT

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.



Grants and Federal Work-Study warrants are sent by mail to the address on file in the Admissions Office,

transferred electronically to the student's bank account, and on rare occasions sent to the College Business Office. It is your responsibility to report address and phone number changes to **both** the Admissions & Records and Financial Aid Offices.

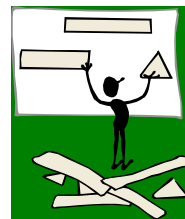
If your award includes a loan and you choose to accept it, you will receive disbursement instructions during the mandatory Loan Counseling Session.

To expedite receipt of your funds, we encourage you to sign up for **Electronic Funds Transfer** (EFT). EFT is a service which eliminates the need to issue a check for student financial aid grants and loans.

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 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 disbursements occur throughout the academic year. **Any outstanding institutional debt will be deducted from your financial aid disbursement.** The system has been programmed to issue additional payments to students for units not counted in earlier disbursements. Not all disbursements will adhere to this schedule because disbursements depend upon when your award was processed and the date your classes begin. Payment for late starting classes will not be issued until the class begins.

CHANGE OF ENROLLMENT STATUS



Colleges must review payments of funds to students each enrollment period to determine if students have received an overpayment. If you are paid at one level of enrollment and then drop units, you may be subject to repayment of some of the funds you

received.

It is your responsibility to drop your classes through the Admissions Office if you do not attend. Failure to drop classes may result in a financial aid overpayment, which may require repayment of the financial aid you received. No further award adjustments will be made after the second disbursement run date of the Fall and Spring semesters.

Example: You were enrolled in 12 units (full-time) at the beginning of the semester and received your first check for \$1,000. You then drop 3 classes (9 units) and remain in 3 units (less than half-time). The full payment for less than half-time enrollment is \$432. You are overpaid \$568 and you must repay this amount before receiving any further financial aid.

If it is determined that you owe a repayment, and you do NOT repay the funds, a hold will be placed on your academic record, your debt will be reported to the U. S. Department of Education for collection, and you will not be eligible for further financial aid at any postsecondary institution until the debt is paid in full.

RETURN TO TITLE IV

Students who receive federal financial aid and then withdraw from **ALL** classes may have to repay some of the federal funds they received.

All students receiving federal aid, who withdraw from the institution in the first 60% of the term, are subject to **Return Regulations**. The Financial Aid Office will calculate the amount of federal funds earned by the student up to the point of withdrawal and students will be billed and **must** repay any federal grant funds received but not earned. **Failure to repay these funds will result in the denial of future federal financial aid at all colleges. Nonpayment of the unearned amount will be reported to the U.S. Department of Education for collection. The college is also required to report grant overpayments to the National Student Loan Data System.**

It is advised that you contact the Financial Aid Office **before withdrawing** from all of your classes so you understand the results of your actions. For the refund policy on enrollment fees and non-resident tuition, please see the College Schedule of Classes or the College Catalog.

STUDENT INFORMATION

Students may inquire about the following information at the Financial Aid Office:



1. Information on all financial assistance available, which includes all federal, state, and institutional financial aid programs.
2. Disclosure of deadlines for applications of each financial aid program and for any supporting documentation.
3. Specific information regarding fees for those who drop out of school.

4. An explanation of how students are selected for receipt of financial aid and how financial need is determined. This process includes a consideration of costs of tuition and fees, books and supplies, room and board, transportation, personal and miscellaneous expenses, child care, etc., plus the student's income and assets, parental contribution, other financial aid (such as scholarships) and so on.
5. Knowledge of what resources are considered in the calculation of student need.
6. Knowledge of how a financial aid package is determined.
7. An explanation of various programs awarded in the student's financial aid package. If a student feels he/she has been treated unfairly, a reconsideration of the award may be requested.
8. An explanation of the portion of financial aid the student received that must be repaid and what portion is grant aid or work-study and does not need to be repaid. If the aid is a loan, the student is informed about what the interest rate is, the total amount to be repaid, when the repayment is to begin, and the conditions of deferment and cancellation during loan counseling sessions.
9. Knowledge of how the Los Angeles Community College District determines whether students are making "satisfactory academic progress" and what happens if they are not.
10. Knowledge of what facilities are available for disabled students.

STUDENT RESPONSIBILITIES

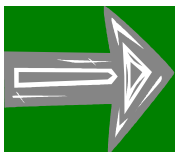
Students must take responsibility for:

1. Having a valid Social Security Number (SSN) on file in the Admissions and Records Office for the purposes of reporting a Cal Grant Grade Point Average, loan deferments, etc.
2. Enrolling in an eligible program, which is defined as a Certificate, an Associate Degree (AA/AS), or a two-year academic Transfer Program that is acceptable for full credit toward a Baccalaureate Degree. Students must declare an educational goal and major, and update changes with the Admissions and Records Office.
3. Maintaining Satisfactory Academic Progress (SAP) to receive financial aid and meeting with an academic counselor to develop or review an Educational Plan (The SAP Policy is also in the college catalog.)

4. Submitting all financial aid applications and documents by specified deadlines.
5. Completing all financial aid forms ACCURATELY AND COMPLETELY. If this is not done, aid could be delayed. Errors must be corrected before any financial aid can be received.
6. Reading and understanding all financial aid forms and information. We advise students to retain copies of all documents submitted.
7. Choosing a home school to process financial aid. Students MAY NOT receive financial aid from more than one institution at the same time or periods of overlapping terms.
8. Notifying the appropriate entity (college, lender, California Student Aid Commission, U.S. Department of Education, etc.) of changes in your name, address, school enrollment status, or transfer to another college.
9. Repaying financial aid funds if it is determined that the student was ineligible to receive funds for any reason (i.e. Return to Title IV, overpayments, over-awards).
10. Not misreporting information. Intentional misreporting of information on application forms for financial aid is a violation of the law and is considered a criminal offense subject to penalties under the U.S. Criminal Code, and the denial of the student's application. Additionally, regulations require that all cases of suspected fraud emanating from misrepresentation be reported to the Office of Inspector General.

SATISFACTORY ACADEMIC PROGRESS POLICY

GENERAL INFORMATION



In accordance with the Higher Education Act of 1965, as amended, the Los Angeles Community College District (hereinafter referred to as LACCD) established the following Standards of Academic Progress. These standards apply to all students who apply for and receive financial aid from the programs listed below.

- Federal Pell Grant
- Academic Competitiveness Grant (ACG)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)
- Federal Perkins Loan
- Federal Family Educational Loan (FFEL)

- Federal Direct Student Loan (FDSL)
- Cal Grant B and C
- Child Development Teacher Grant

Current and previous coursework earned at any college within the LACCD will be reviewed for compliance with the standards put forth in this policy.

CONSORTIUM CLASSES

- All classes throughout the LACCD will be included when reviewing satisfactory academic progress.
- For students aided under a Consortium Agreement with colleges **outside** the LACCD, consortium classes will be included during satisfactory academic progress review by the home school, which is the college that processes the student's aid. Not all LACCD colleges participate in outside consortium agreements.

GENERAL REQUIREMENTS

Students receiving financial aid must be enrolled in an eligible program. An eligible program is defined as:

- A Certificate Program that prepares a student for gainful employment in a recognized occupation.
- An Associate Degree (AA or AS), **or**,
- A two-year academic Transfer Program that is acceptable for full credit toward a Bachelor's Degree.

SATISFACTORY ACADEMIC PROGRESS STANDARDS

To meet satisfactory academic progress standards students must:

- Maintain a 2.0 cumulative GPA (Grade Point Average).
- Have attempted fewer than ninety (90) units for students who indicated AA/AS Degree or transfer as their educational goal.
 - Basic Skills/Remedial classes are excluded from the ninety (90) unit limit when determining units attempted. Students may receive federal aid for up to 30 units of remedial coursework.

- Students who have already earned an Associate or higher degree will need to follow the appeal procedure.
- In Progress (IP) grades count as attempted units in the maximum time frame only. It does not affect cumulative grade point average in the qualitative measure nor is it included as completed units in the quantitative measure.
- Complete 67% of cumulative units attempted.
- Entries recorded in the student's academic record as Incomplete (INC), No Credit (NCR), and/or Withdrawal (W) are considered non-grades and must be 33% or less than the cumulative units attempted.

APPLICATION OF STANDARDS

- Satisfactory Academic Progress for financial aid students will be determined annually at the beginning of the academic year.
- Students who are disqualified from financial aid will be notified by mail and may inquire about the appeal procedure in the Financial Aid Office.
- A student who has been disqualified at **any** college in the LACCD is disqualified at **all** colleges within the LACCD.
- A change of one (1) educational goal or major course of study will be permitted. Students are eligible to receive financial aid for one educational goal at the institution of attendance.

- **Disqualification.**

- Students will be **disqualified** if they have one or more of the following academic deficiencies at the end of the Spring semester.
 - Total units attempted are equal to or greater than ninety (90).
 - Associate or higher degree has been earned.
 - Cumulative GPA is less than 2.0.
 - Cumulative Non-Grades are more than 33%.

- **Warning Letter.**

- Students will receive a Warning Letter at the end of the Fall semester if they have one or more of the following academic deficiencies:

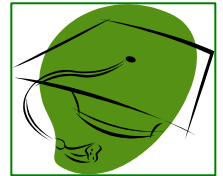
- Cumulative GPA is less than 2.0.
- Cumulative non-grades are greater than 33%.

- **Advisory Letter**

- Students whose number of units attempted reaches forty-five will receive a reminder/advisory letter.

MAXIMUM TIME LENGTH

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



Professional Judgment may be exercised in applying these standards in accordance with Section 479A of the Higher Education Act of 1965, as amended.

Exceptions will be made only when the requirements of a student's objective cause the student to exceed the maximum time limit.

- Short Length Certificate Programs.
 - Some certificate objectives in 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 following table shows the normal completion time and maximum time for certificate programs of varying length.

Units required for the Certificate Program	Normal Length	Maximum Length
10-24	2 semesters	3 semesters
25-36	3 semesters	5 semesters
37-48	4 semesters	6 semesters

- To be eligible for financial aid, a program must be at least six (6) months in length with a minimum of eighteen (18) 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 A.A. or A.S. Degree, or to Transfer to a four-year school in addition to obtaining the certificate.

SUMMER AND WINTER FINANCIAL AID

- Summer and Winter terms are included in the evaluation of Satisfactory Academic Progress Standards.

FRAUD

- A student who attempts to obtain financial aid by fraudulent means will be suspended from financial aid for unsatisfactory conduct.
- The college will report such instances to local law enforcement agencies, to the California Student Aid Commission, and to the Federal Government.
- Restitution of any financial aid received in such manner will be required.

OTHER INFORMATION YOU SHOULD KNOW

<u>TITLE IV SCHOOL CODES</u>	
001222	East Los Angeles College
001223	Los Angeles City College
001224	Los Angeles Harbor College
012550	Los Angeles Mission College
001226	Los Angeles Pierce College
007047	Los Angeles Southwest College
001227	Los Angeles Trade Technical College
001228	Los Angeles Valley College
008596	West Los Angeles College

Information regarding the various accreditations or licenses under which each LACCD campus operates is available through the Office of Academic Affairs and/or the Office of Admissions.

RETENTION

Information regarding the retention of Los Angeles Community College District students can be obtained from the Admissions Office of each campus.

SUBSTANCE ABUSE

Each college is required to provide information to students aimed at preventing substance (drug and alcohol) abuse. *Contact the Student Health Center for details on what information and/or services are available at your college.*

STATE TAX OFFSET



Students should be aware that state income tax refunds might be offset by the institution for repayment of financial aid funds if it is determined the students were ineligible to receive funds, have defaulted

on a student loan, or owe other debts to the school.

FREQUENTLY USED WEBSITES

- www.elac.edu - East Los Angeles College
- www.lacitycollege.edu - Los Angeles City College
- www.lahc.edu - Los Angeles Harbor College
- www.lamission.edu - Los Angeles Mission College
- www.piercecollege.edu - Los Angeles Pierce College
- www.lasc.edu - Los Angeles Southwest College
- www.lattc.edu - Los Angeles Trade Technical College
- www.lavc.edu - Los Angeles Valley College
- www.wlac.edu - West Los Angeles College
- www.laccd.edu - Los Angeles Community College District
- www.LAcolleges.net - Los Angeles Community Colleges
- www.calgrants.org - Information about Cal Grants
- www.csac.ca.gov - California Student Aid Commission
- www.dl.ed.gov - Direct Loan Servicing Center
- www.ed.gov - U.S. Department of Education
- www.edfund.org - EdFund website
- www.edwise.org - Online financial planning guide
- www.fafsa.ed.gov - FAFSA on the web, help in completing the FAFSA, FAFSA Worksheet and answers to Frequently Asked Questions (FAQ) including finding and using Federal School codes.
- www.FAFSA4caster.ed.gov - learn the basics of financial aid
- www.fastweb.com - Scholarship search engine
- www.collegeboard.com - Scholarship search engine
- www.collegeanswer.com - Scholarship search engine
- www.finaid.org - Online financial planning/ calculator
- www.mapping-your-future.org - Online financial planning/ calculator
- www.nsls.ed.gov - National Student Loan Data System (NSLDS)
- www.pin.ed.gov - Sign up for Federal Student Aid Personal Identification number (PIN)
- www.ssa.gov - U.S. Social Security Administration
- www.sss.gov - Selective Service System.
- www.studentaid.ed.gov - Online resources for wide range of financial aid topics

EQUAL OPPORTUNITY

The Los Angeles Community College District is committed to a philosophy of equal opportunity/equal access in all its employment, educational programs, and services. Thus, we are firmly committed to a policy of nondiscrimination on the basis of race, color, national origin, ancestry, religion, creed, sex, age, disability, marital status, sexual orientation, or veteran status in our employment or educational programs and activities.

In order to ensure the proper handling of all civil rights matters, each college in the District has its own Affirmative Action Representative, Title IX/Sex-Equity Coordinator, Section 504, Coordinator of Disabled Programs, and an Ombudsperson. Direct initial inquiries to: District Office of Affirmative Action Programs and Services, (213) 891-2315.

