

# FINANCIAL AID

## Student Services Center, (909) 274-4450

Financial Aid website (<http://www.mtsac.edu/financialaid/>)

Financial aid is available for students to assist with the costs associated with attending college. Although the primary responsibility for meeting college costs rests with the student and his or her family, it is recognized that many families have limited resources and are unable to meet the cost of a college education. Most financial aid programs were established to provide assistance for students with documented financial need.

The College provides financial assistance in the form of grants, enrollment fee waivers, loans, scholarships, and part-time employment for students who meet financial aid program eligibility requirements. Student financial aid awards are contingent upon continued funding from Federal and State government agencies. Students eligible for financial aid typically receive a “package” of aid from one or more financial aid programs offered.

The Financial Aid Office, located on the 2nd Floor of the Student Services Center building (9B), administers aid programs for eligible applicants. Eligibility criteria for financial aid programs are subject to frequent change. Students may apply for aid by filing a Free Application for Federal Student Aid (FAFSA) form or the California Dream Act application.

### Eligibility to apply through the FAFSA

Students who are a U.S. citizen or eligible non-citizen are eligible to apply through the FAFSA; they can do so online at FAFSA. (<http://www.fafsa.gov>) To be considered for financial aid, students must complete the FAFSA each academic year. This application is available beginning in October for the following academic year. If a student is interested in a State of California Grant, the FAFSA and Cal Grant GPA verification form must be completed. The Cal Grant program deadline is March 2nd of each year. For students who miss this deadline, there is a second opportunity for community college students to apply for Cal Grants. The second deadline is September 2nd. Additional information and eligibility requirements are available at the California Student Aid Commission. (<https://mygrantinfo.csac.ca.gov/logon.asp>)

The FAFSA is the application for the following Federal and State programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study Program (FWS)
- Federal William D. Ford Direct Loan Program
- California College Promise Grant (formerly BOG fee waiver)
- State Cal Grants
- Need-based scholarships
- Chafee Grant (for Foster youth)

The information reported on the FAFSA may be verified by the Financial Aid Office using parent and/or student federal income tax information. Other documents may also be requested such as a copy of the Social Security card, Alien Registration card (if applicable) or other types of documents needed to verify or resolve conflicting data.

Recipients of aid from Federal and State funded programs must be students enrolled in eligible programs of study for the purpose of obtaining a degree, an approved Title IV certificate, or transfer. In addition

to financial need, other eligibility requirements for most Federal and State programs include:

- a. Having a high school diploma or equivalent such as a GED.
- b. Being a U.S. citizen or eligible non-citizen.
- c. Maintaining satisfactory progress in accordance with the standards.
- d. Not be in default on a federal loan or owe a grant overpayment.
- e. Be registered with the selective service, if required.

### Eligibility to apply through the California Dream Act Application (AB 540)

For students who meet the AB 540 nonresident tuition exemption, they are eligible to apply for state financial aid, and can do so online at California Dream Act application website. (<https://dream.csac.ca.gov>) To be considered for financial aid, students must complete the California Dream Act application (CA Dream Act) each academic year. This application is available beginning in October for the following academic year. If a student is interested in a State of California Grant, the CA Dream Act and Cal Grant GPA verification form must be completed. The Cal Grant program deadline is March 2nd of each year. For students who miss this deadline, there is a second opportunity for community college students to apply for Cal Grants. The second deadline is September 2nd. Additional information and eligibility requirements are available at California Aid Commission (<https://mygrantinfo.csac.ca.gov/logon.asp>).

The CA Dream Act is the application for the following State programs:

- California College Promise Grant (formerly BOG fee waiver)
- State Cal Grants
- Need-based scholarships

The information reported on the CA Dream Act may be verified by the Financial Aid Office using parent and/or student federal income tax information. Other documents may also be requested to verify or resolve conflicting data.

Recipients of aid from State funded programs must be students enrolled in eligible programs of study for the purpose of obtaining a degree, certificate, or transfer. In addition to financial need, other eligibility requirements for State programs include:

1. Having a high school diploma or equivalent such as a GED.
2. Being an AB 540 resident.
3. Maintaining satisfactory progress in accordance with the standards.
4. Not owe a grant overpayment.
5. Be registered with the selective service, if required.

### Required Attendance

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 semester are subject to return of Title IV funds requirements, will have financial aid eligibility recalculated based on the percentage of the semester completed, and will be required to repay any unearned financial aid received. At Mt. SAC a student's withdrawal date is determined as follows:

- a. the date the student officially notified the Admissions and Records Office of his or her intent to withdraw, or
- b. the midpoint of the semester for a student who leaves without notifying the college, or

- c. the student's last date of attendance at a documented academically-related activity, or
- d. the date posted by the instructor indicating last day of attendance.

### **California College Promise Grant (formerly BOG fee waiver)**

The California College Promise Grant (formerly BOG fee waiver) program is available to qualified California residents. This grant functions as a fee waiver where the enrollment fee is waived, and the student is responsible for paying the additional fees assessed. There are three methods to qualify. (1) Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), or General Relief recipient, or (2) Household size/family income, or (3) Financial need as determined by filing the Free Application for Federal Student Aid (FAFSA)/ or the CA Dream Act Application. In addition to the three methods, there are special classifications that qualify for this grant subject to certification and/or documentation. Refer to the California College Promise Grant application for a list of these classifications. To apply, go to CCCApply (<https://home.cccapply.org/money/california-college-promise-grant/>).

### **Required Academic Progress for California College Promise Grant (formerly BOG fee waiver)**

- **Academic – Sustain a GPA of 2.0 or higher**

If your cumulative GPA falls below 2.0 for two consecutive primary terms (fall/spring semesters, or fall/winter/spring quarters), you may lose your fee waiver eligibility.

- **Progress – Complete more than 50% of your coursework**

If the cumulative number of units you complete is not more than 50% in two consecutive primary terms (fall/spring semesters, or fall/winter/spring quarters), you may lose your fee waiver eligibility.

- **Combination of Academic and Progress Standards**

Any combination of two consecutive terms of cumulative GPA below 2.0, and/or cumulative unit completion of not more than 50% may result in loss of fee waiver eligibility.

For further information regarding notification and appeal, please go to resources on the Mt. SAC Financial Aid web page ([http://www.mtsac.edu/financialaid/resources/policies/board\\_of\\_governors\\_fee\\_waiver\\_loss.html](http://www.mtsac.edu/financialaid/resources/policies/board_of_governors_fee_waiver_loss.html))

In addition, the college administers a variety of scholarship programs. Information about the College Scholarship Program can be obtained online on the Scholarships webpage at (Scholarships (<http://www.mtsac.edu/scholarships/>)).

### **Clear Policies and Procedures for Handling Student Complaints that are Accessible**

For Title IV participation compliance (Financial Aid), student rights and complaint procedures are posted on the Financial Aid website, under Financial Aid Right to Challenge website (INT.F.xxFinancial Aid FERPA Website). This section reviews Family Educational Rights and Privacy Act rights and privacy act, disclosure of financial aid records, right to review and amend financial aid records, record keeping, and right to file a complaint with the U.S. Department of Education. There is also a right to challenge section which integrates with the Student Rights and Grievance Procedures and discloses the appeal process for students to follow.