



## **Peralta Community College District**



## **2016-2017 Student Financial Aid Handbook**

# Peralta Community College District Board of Trustees

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## **NONDISCRIMINATION POLICY**

The Peralta District, which is comprised of Berkeley City College, College of Alameda, Laney College and Merritt College and does not discriminate in its admissions, financial aid, educational services, activities, programs, or employment on the basis of race, age, ancestry, sex (including sexual harassment), sexual orientation, marital status, color, national origin, creed, medical condition, disability, religious or political affiliation.

Each College has an ADA Coordinator who can be reached by calling the main number of the college.

Each college in the Peralta District is fully accredited by the Western Association of Schools and Colleges. Accreditation information about Campus Security may be obtained from the District Office located at 333 E. 8th St., Oakland, CA 94606. Each college offers support services to make education accessible. To obtain this publication in an alternative format, call the Disabled Students Program at your campus.

[www.peralta.edu](http://www.peralta.edu)

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## INTRODUCTION

This financial aid handbook is your student guide to information about the financial aid programs and policies at the colleges of the Peralta Community College District. Please read it carefully so you can become familiar with the process of applying for financial aid, know what programs are available, and understand what you must do to remain eligible to receive financial aid while you are a student.

The primary purpose of student financial aid is to ensure all students have an opportunity to obtain a college education, and that no student will be denied that opportunity because of lack of funds. Most financial aid is awarded to students based on how much money is needed to meet college costs. Therefore, the financial aid application process is set up to uniformly measure how much financial assistance each individual student needs for college based on the individual circumstances of the student and the student's family.

While the application process may be confusing, it's important to remember that many of the rules associated with applying for and receiving financial aid have been developed to make sure you, as a student, are treated fairly and equitably, and to also guarantee that you take your share of responsibility toward successfully completing your educational goal.

This handbook will give you an overview of financial aid and it will provide you with an understanding of financial aid and how to receive it. The Federal, State, and College policies relating to the receipt of financial aid require a lot of documentation from you. If, after reading the handbook you are unclear about any information or have additional questions, the Financial Aid Office at the colleges is available to answer your questions. The Financial Aid office provides bilingual services for non-English speaking students. You may contact the Financial Aid office at:

<b>College of Alameda</b>	<b>Building A</b>	<b>Welcome Center</b>	<b>(510) 748-2392</b>
<b>Laney College</b>	<b>Building A</b>	<b>Room 201</b>	<b>(510) 464-3414</b>
<b>Merritt College</b>	<b>Building R</b>	<b>Room 113</b>	<b>(510) 436-2465</b>
<b>Berkeley City College</b>	<b>2050 Center</b>	<b>First Floor</b>	<b>(510) 981-2807</b>
	<b>Room 165</b>		

## PURPOSE OF FINANCIAL AID

Central to the purpose of financial aid is the belief that students and their families, to the extent possible, have the primary responsibility to pay for the student's college education. Financial aid is made available to assist students when family resources are not sufficient to meet college costs.

The purpose of financial aid at the colleges in the Peralta Community College District is to assist students who have the ability to benefit from the post-secondary educational opportunities. The PCCD colleges provide to those who have limited resources, by providing the funding to support the completion of the student's educational goal.

The purpose is also to provide fair and equitable treatment of all students by applying Federal, State & District policies in the process of determining student eligibility consistently.

## STUDENT ELIGIBILITY FOR FINANCIAL AID

### Eligibility to receive Federal financial aid:

- Be a U.S. Citizen , eligible noncitizen, or AB540;
- Be enrolled in an eligible program at their home college and be a regular student working toward a degree, certificate or degree/transfer to a four-year institution;
- Have a valid Social Security Number;
- Be registered with Selective Service if required to register;
- Not be in default on a federal student loan or owe a repayment on a federal student grant or Perkins Loan;
- Have a high school diploma or GED;
- Have a valid, eligible major declared with Admissions and Records
- Achieving satisfactory academic progress;
- Have a need for financial aid as demonstrated by completion of the Free Application for Federal Student Aid (FAFSA) or the California Dream Act application (AB540 students only).

## HOW FINANCIAL AID ELIGIBILITY IS CALCULATED

Financial aid comes in the form of grants (**gift aid**), low interest loans (**that must be repaid**), work-study, and scholarships. The financial aid programs are funded and regulated through Federal, State, and local agencies, and through the colleges themselves. Most of the financial aid available is based on need. The process used to determine how much financial aid is initiated when a student completes the Free

Application for Federal Student Aid (FAFSA) or California Dream Act. The information supplied on the FAFSA or Dream Act is processed through a formula which produces an Expected Family Contribution (EFC) based on the unique student and/or family information provided. The EFC is the amount of money the student and family are expected to pay toward the student's annual college costs. The difference between the college costs and the Expected Family Contribution is the student's need, or eligibility for financial aid as demonstrated below:

**UNDERSTANDING THE COST OF EDUCATION**

The cost of education is an estimated amount that a student will need to cover costs related to college attendance. Nine month student budgets are constructed using surveyed costs of California students based on their living and enrollment status as follows:

$$\text{Cost of Education} - \text{Expected Family Contribution} = \text{Student's Financial Need}$$

<b>Cost of Education Peralta Community College 2016-2017</b>			
	<b>Away From Home</b>	<b>At Home</b>	<b>Less Than 1/2 Time</b>
<b>Tuition *</b>	\$ 1,104.00	\$ 1,104.00	\$ 1,104.00
<b>Student Fee</b>	\$ 16.00	\$ 16.00	\$ 16.00
<b>Health Fee</b>	\$ 36.00	\$ 36.00	\$ 36.00
<b>Books &amp; supplies</b>	\$ 1,792.00	\$ 1,792.00	\$ 1,792.00
<b>Room &amp; Board</b>	\$ 12,492.00	\$ 4,968.00	
<b>Transportation</b>	\$ 1,242.00	\$ 1,242.00	\$ 1,242.00
<b>AC Transit</b>	\$ 76.00	\$ 76.00	
<b>Personal Expense</b>	\$ 3,178.00	\$ 3,178.00	
<b>Total</b>	\$ 19,936.00	\$ 12,412.00	\$ 4,190.00

Non-California Residents must add \$276.00 per semester unit plus \$6.00 per unit for the Capital Outlay fee.

\*Tuition and Fees are subject to state changes.

**Other Budget Adjustments:**

**FEES:** Students may have additional campus fees added to their budget depending on the amount assessed at each campus. Fees are approximately \$16 per year, in addition to a \$38.02 Easy Pass purchase fee charged to all students enrolled in six or more units per semester. An \$18 health fee per semester is also assessed to all students.

Non-California resident students have enrollment fees and tuition assessed at \$276 per unit. Applicable fees are automatically added to the student budget at the home college.

**CHILD CARE:** Students who have child care expenses relating to their attendance may receive an additional budget allowance based on documentation of reasonable expenses for the number and ages of their children.

**OTHER:** If you have other costs (such as the documented purchase of a computer or expenses related to a disability or additional costs directly related to your program of study) that are directly related to your ability to attend college, you should contact the Financial Aid Administrator at your home campus to determine if a budget adjustment can be made to include those costs.

## HOW TO APPLY

All financial aid applicants must complete certain forms. Some forms must be completed each year. In addition, some students may be required to complete and submit more forms than others depending on their individual circumstances. A packet of supplemental application materials with instructions is available in the college Financial Aid Office beginning in April preceding each award year.

### FAFSA ON THE WEB

All applicants for financial aid must complete the Online Free Application for Federal Student Aid at [www.FAFSA.gov](http://www.FAFSA.gov). A FAFSA on the Web (FOTW) Worksheet is available from any college Financial Aid Office or high school counselor. FOTW collects your family's financial information. When it is completed and transmitted to the federal processor, a formula to determine eligibility and an Expected Family Contribution (EFC) is calculated. In order to expedite processing of your financial aid award, please submit all required documents to the home college Financial Aid Office.

### CALIFORNIA DREAM ACT APPLICATION

The [California Dream Act Application](#) is used to determine the California state financial eligibility of students who meet the qualifications of Assembly Bill 540 (AB540), AB 130 and AB 131. The California Student Aid Commission (CSAC) will process this application. Any aid received can only be used at eligible California institutions. The Dream Act Application is used to apply for state financial aid like the Community College Board of Governor's fee waivers and for Cal Grant awards. This is not an application for federal financial aid. Students who have a Social Security Number that was issued after completing the Deferred Action for Childhood Arrivals (DACA) process must file the Dream Act application.

### FINANCIAL AID HOME COLLEGE

Your home college is your Peralta School of record at which you plan to complete degree, certificate or degree/transfer requirements. Please be sure to update your academic major with Admissions and Records and to list your home college first when completing the FAFSA.

### **Financial Aid FAFSA TITLE IV codes**

Berkeley City: 014311 College of Alameda: 006720 Laney College: 001266 Merritt College: 001267

### **FINANCIAL AID ELIGIBLE MAJOR**

In order to receive Financial Aid for courses you are taking, you must choose a major that is Financial Aid eligible. You must officially declare your major with the Admissions and Records department. For a complete listing of eligible financial aid majors, please visit <http://web.peralta.edu/financial-aid/financial-aid-approved-academic-programs/>

### **IRS DATA RETRIEVAL**

Students and parents are strongly urged to use the IRS data retrieval tool provided on the FAFSA, allowing direct data on filed taxes to be transferred to the financial aid application. Using the tool may reduce the amount of documentation a student and/or parent must provide to the Financial Aid Office.

### **SAR**

After completing the FAFSA or Dream Act Application, the federal/state processor may take from three days to two weeks to process your application and transmit data to the college. The Student Aid Report (SAR/ISIR) is your notification that the FAFSA has been processed. You can log back onto your FAFSA or Dream Act Application and print out the SAR to review for accuracy.

### **TRANSCRIPTS**

If you have attended college(s) prior to attending the Peralta Community Colleges, whether or not financial aid was received at the other college, and you plan to use transfer credits toward a degree/ certificate from the Peralta Community College District, you must submit official transcripts to the Admissions and Records department for evaluation. All recorded applicable degree/certificate transfer credits will be computed toward the Satisfactory Academic Progress maximum time frame of 90 units for a standard 2-year program and also to determine correct grade level. You must inform your home college if you attended another college during the same academic year (i.e. Fall 2016 or Spring 2017 and Summer 2017).

### **ELIGIBLE NONCITIZEN VERIFICATION**

Students who are not U.S. citizens but are eligible noncitizens may be required to supply *both sides* of their immigration card (I-551, I-151, or I-94) to the home college Financial Aid Office with their initial application.



## **ABILITY TO BENEFIT**

Only continuing students with completed coursework prior to July 2012 and who do not have a high school diploma, GED, or equivalent, may be able to take an assessment test to make sure they are able to benefit from the college's curriculum. Verifying test scores must be submitted to the Financial Aid Office. If the Financial Aid Office notes conflicting information concerning a student's high school graduation status, the student may be required to submit verification of high school diploma/GED or equivalent. As of July 1, 2012 new students without a high school diploma or GED will not be eligible to receive financial aid except a BOG Tuition Waiver.

## **OTHER FORMS**

A certain number of students are required each year to verify the information they supplied on the FAFSA. Those students will be required to submit additional information including a verification worksheet after the SAR/ISIR is received and reviewed by the Financial Aid Office. If a student is selected for Verification of income, student and parent (when Applicable) will be required to produce an IRS tax transcript. Copies of personal tax forms will not be accepted. It is strongly advised that students and parents indicate, when filing the FAFSA, permission to access IRS data match. Tax information will be directly imported to the FAFSA, and eliminate the need for verification of a separate IRS transcript. Students will be able to go to their FAFSA data and allow this permission after initial application is submitted.

The Financial Aid Office will provide a checklist of documents on your Peralta Passport account. You may be required to submit for verification purposes. These documents may include:

- Student/Parent IRS tax transcript (Not a copy of filed 1040) /Unemployment Benefits
- Signed Social Security card
- Valid Photo I.D.
- Verification of Eligible Non-Citizen Status
- Citizenship Documentation
- Verification of Ward of Court (Foster Youth)
- High School Diploma; Final High School Transcript or GED Certificate Academic Transcripts (When Applicable)
- Educational Goal Plan
- Verification of Child Care Expenses
- Verification of Dependent Care Expenses
- Verification of Selective Services Registration
- Verification of Food Stamps
- Verification of Child Support Paid
- Statement of Educational Purpose

Students may be required to verify specific item based upon selection by the Department of Education

Please note financial aid will not be finalized or disbursed until all documents are received and verification is complete.

Documents may be printed from your home college Financial Aid website or The Peralta College District Financial Aid website, [www.peralta.edu](http://www.peralta.edu)

## DEADLINES

Financial aid funds are limited for the Federal Supplemental Educational Opportunity Grant (FSEOG) and the Federal Work-Study (FWS) programs. To ensure that your application is considered for SEOG and FWS, the FAFSA should be completed no later than April 1st preceding the award year for which you are applying for financial aid. If funds remain after awarding students who have met those deadlines, the colleges will continue to make awards on a first-come, first-serve basis.

March 2 is the deadline for filing a FAFSA and submitting the GPA Verification Form to the California Student Aid Commission if you are applying for a Cal Grant (Dream Act students may file for March 2nd GPA). A second GPA Verification period has been added by the California Student Aid Commission for Community College students, (excluding Dream Act students) requiring GPAs be submitted by September 2nd. Check with your home college to verify that your GPA has been electronically submitted to the California Student Aid Commission for Cal Grant Eligibility.

Applications for financial aid funds that is not limited, such as **Pell Grants** and **Direct Loans**, can be filed at any time through the spring term of the award year. The absolute deadline for filing a FAFSA to receive Pell Grant for the 2016-2017 award year is **June 30, 2017**.

The Board of Governor's Enrollment Fee Waiver (BOGFW) applications must be submitted during the current academic year. Retroactive fee waivers cannot be issued for prior year fees. A request for a refund of fees already paid with personal resources and documentation supporting BOGFW eligibility must be filed at the home college Bursar's Office.

## STEPS FOR FINANCIAL AID

1. Fill out the FAFSA online at [www.fafsa.gov](http://www.fafsa.gov). For AB540 students, complete the Dream Act application at [dream.csac.ca.gov](http://dream.csac.ca.gov). It usually takes 5-7 business days for the process to upload your FAFSA information into our computer system.
2. In 5-7 business day's students must check their Peralta Passport accounts to see if their tuition fees have been waived, otherwise they must come to the Financial Aid office.
3. Log onto your Peralta Passport account to view any outstanding financial aid items on your To-

Do list. Please carefully review the instructions and bring in required documentation to your financial aid home college

4. Fill out the paperwork requested, and submit it to the home campus financial aid office.
5. After submitting all required documents, your file will be reviewed and processed by your financial aid home college.
6. Activate your PCCD (Peralta) email; this is how the Financial Aid office will communicate with you. Please ensure that your email account is active.
7. Continue to check your Peralta Passport regularly for updates to your financial aid “To-Do” items, financial aid awards, and holds

## **FINANCIAL AID PROGRAMS**

### **BOG ENROLLMENT FEE WAIVER**

The state of California offers a Board of Governor’s Enrollment Fee Waiver (BOGFW) for students who are residents of the state of California. BOGW-A is available to students who are receiving TANF/CalWORKs, General Assistance or SSI. BOGW-B covers students whose income falls below state levels as listed below. BOGW-C is awarded to students who are eligible for financial aid or who demonstrate financial need by completing the FAFSA. Please contact your Financial Aid Office for further information. The BOGW Waiver pays all enrollment fees for each term once eligibility has been determined. The BOG Waiver does not cover fees for Student Campus Use, Health, AC Transit, Representation, fee based courses or any other non-tuition based fees.

Students who do not apply through the FAFSA may still qualify for a BOGFW if they meet the income and other eligibility requirements through the paper BOG Fee Waiver application. The paper BOG Fee Waiver applications are available in the Financial Aid Office.

Beginning fall 2016, all students must meet **income, academic, and residency requirements** to be eligible for the BOG Fee Waiver.

### **BOG Income Requirements**

**BOGW B Income Criteria for 2016-17 INCOME 2015**

Number in Household	2016 – 2017 Maximum Income Standards
1	\$17,655
2	\$23,895
3	\$30,135
4	\$36,375

5	\$42,615
6	\$48,855

\*Add \$6,240 for each additional family member. (Future income levels are subject to change)

**Note: We strongly urge all students to complete a FAFSA in order to qualify for additional Federal Aid.**

**By completing the FAFSA, students must demonstrate financial need exceeding the average cost of tuition indicated in the chart on page 5 of this manual (\$1104).**

**BOG Academic Requirements**

Students who have not met the college’s Academic Progress standards for two consecutive terms will no longer qualify for a BOG waiver the following term. Current or former Foster Youth age 24 and are exempt from this requirement. Students must meet the following standards to maintain eligibility for the 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.

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. Students who are disqualified for academic reasons will be notified via email within 30 days after the term has ended. Students who lose BOG academic eligibility will have the opportunity to petition for reinstatement.

**LOSS OF BOG PETITION PROCEDURE**

A student may petition the loss of Board of Governor’s Fee Waiver for a term due to failure of sustaining a GPA of 2.0 or higher and/or not completing more than 50% of their coursework.

The petition form can be picked up from your home campus financial aid office or students may download it from their college’s website. The student is responsible for providing sufficient information in the written statement to substantiate the existence of extenuating circumstances. Additionally, the student statement must address what steps he/she has and will take to prevent a similar circumstance in

the future. The student must meet with an academic counselor to complete a full Student Education Plan (SEP) outlining the program of study and the courses required to complete the program of study.

A BOG petition committee will review the petition and make a decision on whether to approve or deny the BOGW petition. The student will be notified of the decision by email and/or formal letter. The petition process is final and cannot be appealed.

### **BOG Residency Requirements**

Students applying for the BOG Fee Waiver must either be California Residents or meet AB540 status in order to meet eligibility requirements.

### **FEDERAL PELL GRANT**

Pell Grant is gift aid that is awarded to students with the highest need. Students are automatically considered for Pell Grant when they file the FAFSA application. Students who receive an Expected Family Contribution (EFC) of 5235 or less on the Student Aid Report (SAR) are eligible for a Pell award. Students may receive a Pell Grant for enrollment in one or more units, however, awards for students enrolled less than full-time (12 units) are pro-rated based on their enrollment status. Beginning with the 2012-13 award year, duration of eligibility is reduced to the equivalent of 12 full time semesters for all new and continuing students. FAFSA application deadline: June 30, 2017. Awards range from \$519 - \$5815

### **SUMMER PELL Grants**

Students may receive a full semester Pell Grant for summer 2017. Full-Time enrollment for summer is 12 units. Summer Pell is available providing there are remaining funds from the 2016-2017 awards. When applicable May/June intercession classes will be considered part of the summer payment period.

### **CAL GRANTS**

Cal Grants are awarded to California state residents. Cal Grant A Entitlement and Competitive awards assists students with tuition and fees at UC, CSU and Independent 4-year colleges. Community College students cannot utilize a Cal Grant A, but can reserve it until transfer to a four-year college.

As of Fall 2013 AB540 students (Dream Act Students) may apply & receive a Cal Grant. GPA verification for Dream Act students must be submitted by March 2nd. Cal Grant B Entitlement and Competitive awards provide a living allowance and tuition and fee assistance to very low-income students. Students attending a community college can receive only the living allowance portion of Cal Grant B. Cal Grant C assists with books, tools and equipment for occupational or vocational programs.

Graduating High School seniors must have GPA verification data submitted by their high school. GPA data will be submitted through a Peralta College once a student has completed 24 degree applicable

credits. Reestablished GPAs may be submitted for Community College competitive Cal Grant B awards once a student has completed 16 degree applicable credits.

There are two deadlines, March 2nd for both Entitlement and Competitive grants, and a second deadline of September 2nd, to apply for a Competitive Cal Grant-B at a community college. All students must complete a FAFSA prior to March 2nd in order to be considered for eligibility for Cal Grant awards.

Each of the four Peralta Community Colleges transmits eligible GPA's electronically to the Student Aid Commission before the March 2<sup>nd</sup> and September 2<sup>nd</sup> deadline. Inquire at your home high school concerning the paper GPA form. Most students will not need to submit a paper form.

Students must be enrolled at least half-time (6 units) in order to receive a Cal Grant. Awards for less than full-time (12 units) are prorated based on enrollment status.

Maximum Cal Grant Award: **Cal Grant B = \$1670 Cal Grant C = \$547**

### **FULL-TIME SUCCESS GRANT (FTSSG)**

The Full-time Student Success Grant (FTSSG) is a grant that is given to eligible Cal Grant B and Cal Grant C students that are enrolled full-time (12 or more units). Students can receive \$300 during the fall and \$300 during the spring if eligible.

### **FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)**

SEOG is a grant award made by the college to students with exceptional need. Due to limited funds students who apply early and are eligible for Pell Grant receive first priority consideration for SEOG. Students are considered for SEOG when they complete the FAFSA by April 1 or the college priority deadline. Awards vary depending on home college enrollment and the amount of funding available at each college.

Average awards range from: \$300 - \$1,500. Priority application deadline: April 1, 2016

**EXTENDED OPPORTUNITY PROGRAMS AND SERVICES (EOPS):** EOPS is a state funded program which may provide grants, books, vouchers, employment and support services to high need, educationally disadvantaged students who are California residents including Dream Act eligible students. Students must be enrolled full time at the home college and must complete the FAFSA to apply. Final eligibility is determined by the EOPS Office. Types and amounts of awards vary depending on funding available at each college.

### **FEDERAL WORK STUDY (FWS)**

FWS is employment financed primarily with federal funds. Students who apply for financial aid demonstrate a financial need for FWS and indicate they will accept work will be considered for Federal Work Study. Students receive a monthly check for hours worked and the amount a student may earn depends on the amount of the student's award which is determined by the college Financial Aid Office

based on the funds available to the College. Students should be enrolled at least half time (six or more units). There may also be off-campus jobs available with non-profit organizations.

Awards Range From: \$300 - \$6,000. Priority Application Deadline April 1, 2016

### **CHAFEE GRANT**

The Chafee Grant provides up to \$5000 annually in free money to foster youth and former foster youth for vocational school training or college courses. To be eligible, students must have been in foster care between their 16th and 18th birthday and not reached their 22nd birthday as of July 1st of the award year. Students may apply for the Chafee Grant at [www.chafee.csac.ca.gov](http://www.chafee.csac.ca.gov) or call 1-888-224-7268.

### **OSHER Scholarship**

OSHER scholarships are intended to support those students with the most financial need who have demonstrated success and commitment in their coursework. To qualify, students must have completed 24 units of degree-applicable study, be enrolled in at least six units for the ensuing semester, and qualify for a Board of Governor's fee waiver. More information about the scholarship is available by visiting the College Financial Aid Office or the [Peralta College Foundation website](#)

\$1000 per year for full time enrollment (prorated for part-time study), and funds are limited to each college. Applications are distributed by Scholarship and Financial Aid Offices each fall with instructions and deadlines. A selection committee reviews all applications. Dream Act eligible students may apply.

### **LOANS**

Loans are financial aid funds that are borrowed and repaid after a student completes their academic program or stops attending school. Educational loans have a low interest rate and an extended repayment period, making them easier to repay than most non-educational loans. Peralta District Colleges recommend that students use all other possible resources first and borrow only when it's absolutely necessary because loans must be repaid from future earnings. If you are planning to transfer to a four year college/university, be aware that loans are usually the largest portion of a financial aid package at four year institution. You should consider your total educational indebtedness before borrowing at a community college.

Inquire at the Financial Aid office at your home college for information about loan forbearance and consolidation or visit [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)

Students who do not meet Satisfactory Academic Progress requirements will not receive a second loan disbursement for the academic year. Loans are for school-related expenses only. We are required to assist students in meeting the elements in the published student expense budget only.

Note: Student will be certified as second year students if 30 degree applicable units have been earned. These units may include units earned at institutions outside the Peralta District. Transcripts must be

submitted and evaluated by the Admissions and Records department.

Students who wish to apply for the Student Loan must complete a FAFSA and be enrolled in six units and maintain attendance in a minimum of six units for the entire loan period. To ensure students are aware of all the provisions and responsibilities of borrowing from the educational loan programs, new Direct loan students must complete a Loan Entrance interview before receiving the initial loan disbursement, and complete the Loan Exit Interview if they withdraw from the college or drop to below six units. Students can complete both Entrance and Exit Counseling at [www.studentloans.gov](http://www.studentloans.gov).

Inquire at your home college for information about loan forbearance and consolidation or visit [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)

### FEDERAL DIRECT LOAN

Direct Loans are originated through the Department of Education and disbursed directly to the student by the home college. Students who are enrolled at least half-time and who demonstrate financial need through the financial aid application process can have the interest paid (subsidized) on Direct loans by the federal government while they are in school.

Students who are at least half-time but who **do not** demonstrate need for a subsidized Direct may still obtain the loan, however, interest will be unsubsidized and start to accrue while the student is in school. Students are advised to repay on this interest while still attending school.

Direct loan interest changes annually and is based on the federal Treasury Bill rate. Interest will never exceed 9%, However, monthly payments, which begin six months after enrollment stops or drops below half-time, are based on the total amount borrowed but will never be less than \$50 per month. In addition to the FAFSA, these loans require a separate loan application (available in the Financial Aid Office at your home college).

#### Sample Direct Repayment Chart

	Loan Amount	Monthly Payment	Total Interest	Total Repaid
5 year Period	\$3000	\$62	\$728	\$3728
10 year period	\$6000	\$74	\$2736	\$8736
10 year period	\$8000	\$98	\$3774	\$11774
10 year period	\$12000	\$147	\$5662	\$17662
10 year period	\$20000	\$245	\$9437	\$29437

Direct loans have a minimum repayment rate of \$50 per month for a maximum of 10 years. This chart shows sample repayments for amounts borrowed at 8.25% interest on a standard repayment Plan.

Enrollment information for loan deferment is submitted by each college to the National Student Loan Clearinghouse. Students requiring a deferment for service in the Peace Corps; under the Domestic Volunteer Service Act; or comparable community service as a volunteer for a tax-exempt



organization, should inquire at the home college Loan Office.

Direct Loans have origination and insurance fees of 1.068% for loans before 10/1/2016 and 1.069% for loans after 10/1/16 and before 10/1/17. The loan fee amount is deducted from the loan proceeds before the loan is received. These fees must also be repaid.

(NOTE: The Direct Loan Interest Rate on loans is 3.76% for Direct Subsidized and Unsubsidized Loans and 6.31% for PLUS loans made on or after July 1, 2016 and before July 1, 2017)

### **Direct Subsidized Loan 150% Maximum Limit**

The Subsidized Direct Annual Maximum is \$3500 until completion of first year; \$4500 after completion of first year.

If you are a first-time borrower who borrows on or after July 1, 2013, you may only receive Direct Subsidized Loans for 150% of the published length of your program (Example: A 2 year associate degree program would have a maximum period of 3 years, which is equivalent to 150% of 2 years). Review information in the Peralta catalog to determine the length of your program.

### **Direct Unsubsidized Loan**

The Annual Maximum Unsubsidized Direct Loan is \$6,000 for independent students; \$2000 for dependent students. Application Schedules and Deadlines are posted in the Financial Aid Office of the home college.

## **OTHER PROGRAMS**

### **EMPLOYMENT**

In addition to the Federal Work-Study program, colleges in the District have non-work-study positions for students who are either not eligible for financial aid or who don't have Federal Work-Study as part of their financial aid award. Students are hired by various departments on campus and paid an hourly wage. Individual campuses also provide placement services for students seeking part-time employment off-campus or those looking for summer employment.

### **SCHOLARSHIPS**

Scholarships are made available from local and business organizations, community and service organizations, employers, foundations, and any number of other sources. Scholarships are usually based on academic achievement, demonstrated leadership, community involvement, need, or a combination of those factors. Each college posts information about scholarships when application materials or information is made available to the college. Consult the Transfer Center, Office of the Dean of Student Services and Associated Student's Union for information about scholarships. Information on the Peralta Community College District Chancellor's Trophy is posted in the Student Services Office at each campus and at the Peralta College Foundation website at <http://web.peralta.edu/foundation/>.

## **BIA**

American Indian students may receive educational grants from the federal Bureau of Indian Affairs (BIA). A student must be able to prove that he or she is a member of a federally recognized tribe. BIA requires applicants first to apply for a Federal Pell Grant. Applications for BIA grants for California tribes are available by writing to the Bureau's Office, Office Indian Education 2800 Cottage Way Sacramento, CA, 95825 (916) 978-6000.

## **VETERANS**

Students who qualify for Veteran's Benefits for college attendance should contact the Veteran's Office at their home campus. Veteran's Office phone numbers are listed in the Peralta District's Class Schedule.

## **DISBURSEMENT OF FINANCIAL AID**

Federal Pell is disbursed in three installments during the term. The first Pell book installment is usually available the week before the start of classes. The second is disbursed during the first week of courses and the remaining 50% is disbursed at the Midpoint of the term. An anticipated disbursement calendar is included with your award notification and also on your Peralta Passport account. Please note that the disbursement dates are anticipated and may not reflect actual disbursement dates depending on the time of your financial aid evaluation. Please contact your home college financial aid office for further clarification.

Federal SEOG, Full-Time Success Grant and Cal Grant are disbursed at the mid-point of the term.

Direct loan awards are scheduled by the home college and disbursed through BankMobile. The first loan check of the year for first-time borrowers will not be disbursed until 30 days after the beginning of the first term of the year.

Federal Work Study checks are disbursed by the home college Bursar at monthly intervals based on the amount of time worked and reported on the time sheet for the prior month. You must present student ID in order to pick up your check.

Federal and State funds are disbursed through BankMobile.

## **METHOD OF DISBURSEMENT**

New Financial Aid applicants will receive a personal code from BankMobile in the mail. You must have a valid mailing address, completed a FAFSA or California Dream Act application and are enrolled at Peralta. Please review your address to ensure it is up-to-date on your Peralta Passport account. Failure to have a valid address may delay your personal code delivery and your financial aid disbursement.

Once you receive your personal code, go to [refundselection.com](http://refundselection.com) to choose a method to receive your funds.

**Students will have 3 choices to receive their disbursement:**

1. Bank Mobile Vibe account– Same-day deposits to students’ BankMobile account (Debit Card). If you choose this option, BankMobile will send you a Peralta Debit Card within 5-7 business days
2. Direct deposits to another bank account (i.e. Wells Fargo, Bank of America, Credit Union, etc.) (refunds available in 2-3 business days)
3. Paper check - mailed to the student home (refunds available in 5-7 business days).

Students who elect to use the BankMobile Vibe account will be sent a debit card in the mail. Students can use the debit card to withdraw funds from ATM machines. Please note there are fees associated with electing the Bank Mobile debit card. You can review fees by going to [peraltacard.com](http://peraltacard.com)

Students will be able to withdraw money from the ATM Machines (located on campus) as well as any ATM machine from the AllPoint Network without a fee (If students withdraw money from any other ATM or outside bank, they will be charged \$2.50 per transaction). There is also a \$10 replacement fee if you lose your BankMobile card. Students can find any fee-free Allpoint ATM across the nation by visiting [allpointnetwork.com](http://allpointnetwork.com)

**College ATM Locations**

- **College of Alameda** – 2<sup>nd</sup> Floor of the F building
- **Berkeley City College** – 5th floor in the Student Lounge.
- **Laney College** – Student center in the dining hall.
- **Merritt College** – R building next to Admission and Records and Financial Aid entrance.

## **FINANCIAL AID POLICIES**

**PERALTA CONSORTIUM AGREEMENT**

If you are attending more than one college in the District you can use combined Peralta units in calculating aid, however, you may receive financial aid only from your home college. This is the college at which you intend to complete your program of study.

**FINANCIAL AID CENSUS DATE**

Each term the Financial Aid Office establishes a census date after which no adjustments will be calculated on funds paid for that term for units added or dropped. Please check your home campus financial aid for the Financial Aid Census dates for the 2016-2017 award year.

## **LATE START CLASSES**

If you register for late-start classes, your Financial Aid for that course will be awarded and disbursed to the student after the late-start classes begin. Loan disbursement will be released after you have started classes totaling at least six credits.

## **SATISFACTORY ACADEMIC PROGRESS (SAP)**

In accordance with Federal and State regulations, to qualify for and receive Financial Aid, students are required to make progress toward completion of their educational goals to continue to receive Financial Aid.

### **Eligibility**

To become eligible to receive financial aid at Peralta Community College District (PCCD), students must submit a completed Free Application for Federal Student Aid (FAFSA) to the Department of Education to establish eligibility, complete a Financial Aid File, and adhere to the following requirements:

1. Enroll in a Title IV eligible program for the purpose of completing an Associate Degree, an eligible certificate program, or transfer requirements.
2. Maintain a Peralta Community College District cumulative GPA of 2.0 or above.
3. Complete **66.6%** of the total number of units attempted each semester at PCCD, regardless if financial aid was received.
4. Complete an educational program within the maximum timeframe (150%) of the published program's required units at PCCD.

### **Pace of Progression:**

Student must complete 66.6% of units attempted each semester in order to complete their program within the maximum time frame, or 150%. A guideline to assist you is as follows:

The Financial Aid Office will review each student's record at the end of each academic semester. Students who do not meet Satisfactory Academic Progress (SAP) requirements at the end of their first semester will be notified by the Financial Aid Office that they have been placed in Financial Aid Warning status. If while on Financial Aid Warning Status, students fail to meet the SAP standards for the second time they will place on Financial Aid Disqualification Status and all aid for the term will be cancelled. (with the exception of the BOG Fee Waiver). Students may reinstate eligibility by complying with Satisfactory Academic Progress Standards in a term without receiving Financial Aid.

Students should complete their educational objective within a maximum time frame of 150%, or 90 attempted semester units for a standard two-year program. Programs shorter than two (2) years will be monitored for completion of the same 150% unit maximum time frame. **Note:** All completed and accepted transfer units are also counted in the 90 units attempted when used toward a degree or

certificate at a Peralta College.

1. Students receiving financial aid must maintain a cumulative 2.00 grade point average (GPA).
2. Grades of “W”, “F”, “FW”, “CR”, “NC”, “P”, “NP” and “I” will be monitored and included toward calculation of the 150% unit maximum time frame.
3. The completion of a course grade of “I” (Incomplete) will not be included for purposes of determining enrollment status in a subsequent term.
4. A student may repeat a course one time for which a grade of “D” or higher is received.
5. A student may repeat a course for which an earned grade of “F” or “W” is received in order to achieve a passing grade.
6. Instructors are strongly urged to use the “FW” grade for students who fail due to late term withdrawal.
7. A student with a grade of “F” who is being processed for payment by the Financial Aid Office may be required by the financial aid office to provide documentation from the grading instructor that the grade was earned by the student. The student must have attended class for the term and earned a failing grade by such measure as determined by instruction that qualifies a grade of “F”.
8. A student may repeat but not exceed the allowed number of repeats for courses listed in the class schedule. These repeated classes will be included in the student’s enrollment status and a grade for each class must be received. Financial aid payments will not be issued for unauthorized repeated coursework, even if financial aid was not paid for the class the first time it was repeated.
9. A student who uses transfer credits from college(s) outside the Peralta District must submit transcript(s) for evaluation by an academic counselor or Admissions and Records Office. Those units will be included in the calculation of the 150% program maximum time frame.
10. The pace of a student’s program completion will be evaluated when a student has reached 60 attempted units. If it is determined by the financial aid office that the student will be unable to complete his/her program of study within the maximum time frame allowed, all financial aid will be terminated.
11. Students with a Baccalaureate (Bachelor’s) or other graduate degree are considered to have surpassed the maximum time frame and will be required to complete a financial aid petition/appeal to be considered for a student loan. Note that filing an appeal may not qualify a student for financial aid eligibility. The decision of the college on appeals is FINAL and may not be contested.
12. Students who fail to meet term grade point average (GPA), unit completion, allowance of 50% or less for “W”, “I”, “NP” grade notation, or time-frame requirements will be placed in financial aid Warning status and will be removed from this Warning status only if minimum academic progress requirements are met in the subsequent (Warning) term.
13. Failure to meet minimum Satisfactory Academic Progress (SAP) requirements by the end of the Warning semester will result in termination of financial aid and be placed on Disqualification status.

14. A student may reinstate eligibility for financial aid by complying with Satisfactory Academic Progress standards in a term without receiving financial aid.
15. A student may **lose** eligibility for financial aid by NOT complying with Satisfactory Academic Progress standards in a term the student did not receive financial aid.
16. Students may also remove deficiencies for prior academic years during the Summer session without receiving financial aid. Students must notify the Financial Aid Office when this option is used.

## **REMEDIAL COURSEWORK**

If a student receives financial aid for remedial coursework, and completes one year or 30 units, no further aid will be paid for remedial study. The student may continue to enroll in remedial classes, but financial aid payments will be calculated only for degree-applicable coursework. Satisfactory academic progress is monitored each term.

## **ESL COURSEWORK**

Students who enroll in excessive ESL coursework (over 45 units) without enrolling in classes leading toward their stated educational major or goal will be notified by the Financial Aid Office and requested to meet with an academic counselor to determine proficiency to enroll in at least one class leading toward the declared major. ESL students will be strongly urged to enroll in coursework that will assist them in completing their educational goal.

ESL and remedial coursework will count toward the 2.0 GPA and 67% units completion requirements (SAP Standard). However, all ESL and 30 units of Remedial coursework will be subtracted in the calculation of the maximum time frame allowed.

## **FINANCIAL AID APPEAL PROCEDURES**

A student may appeal for failure to meet the GPA standard, the term unit requirement, or pace of progression.

The appeal form can be picked up from your home campus financial aid office. The student is responsible for providing sufficient information in the written statement to substantiate the existence of extenuating circumstances. Additionally, the student statement must address what steps he/she has and will take to prevent a similar circumstance in the future. The student must meet with an academic counselor to complete a full Student Education Plan (SEP) outlining the program of study and the courses required to complete the program of study.

An appeals committee will review the appeal and make a decision on whether to approve or deny the financial aid appeal request. The student will be notified of the decision by email and/or formal letter. The appeal process is final and cannot be appealed. Students are subject to a **two appeal limit**. However, special exceptions can be made by the financial aid supervisors at each college on a case-by-case basis to allow additional appeals beyond two.

## **FINANCIAL AID REPEAT COURSE POLICY**

Effective July 1, 2011, the Department of Education required colleges to limit how many times students can repeat a course and still receive financial aid for that course. Once a student earns a passing grade for a course that student can only repeat the course **one more time** and still receive financial aid. A passing grade is defined by the college as a D or better. If a student enrolls in a previously passed course for a third time, this course will not count for financial aid purposes.

## **WITHDRAWING FROM COURSES, REFUNDS AND RETURN TO TITLE IV REPAYMENT**

A student who receives financial aid and then completely withdraws from classes prior to completion of 60% of the semester will be assessed a percentage of unearned financial aid. The return of Title IV will be calculated to determine the unearned portions of Title IV aid that need to be repaid by the student. You earn aid as you progress through the semester. For example: if you complete 30% of the semester you earn 30% of your aid awarded for the term.

Students will be required to repay the institutional portion of assessed refunds; failure to repay will result in a hold on academic records and any future registration at Peralta. Any federal portion due will be referred to the U.S. Department of Education and failure to make satisfactory repayment arrangements or failure to make any of these payments will make you ineligible to receive further aid at all colleges.

If a portion of aid received is from a Loan, the assessed repayment will be made according to the conditions indicated on the Loan Promissory Note.

Any aid received under the Federal Work Study Program will not have to be repaid.

If you completely withdraw **after** you have attended 60% of the semester, you will have earned all financial aid for that semester.

If you withdraw and have not received all earned financial aid, your home college will calculate a post-withdrawal refund that may be disbursed to you.

When a student is paid an initial Pell disbursement (usually 50% of the term award), and then drops enrollment to less than six units, the Pell grant will be recalculated to less-than-half-time status. The student will be required to repay the calculated balance to the Department of Education.

Assessed repayments will be refunded to the financial aid programs from which they were paid in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Pell Grant

#### 4. Supplemental Educational Opportunity Grant

## STUDENT RIGHTS AND RESPONSIBILITIES

FERPA - Family Education Rights and Privacy Act of 1974 applies to the education records of persons who are, or have been in attendance in postsecondary institutions. The Peralta Community Colleges will not release student information without the written consent of the student unless specifically allowed according to FERPA regulations. A detailed and complete PCCD FERPA policy can be read at <http://web.peralta.edu/admissions/verificationsrelease-of-information/ferpa-2/>.

### ***As a Financial Aid Student, you have the right to:***

- Know what financial aid programs are available;
- Know the deadline for submitting applications for the programs available;
- Be informed of financial aid policies and procedures;
- Know how your financial need was determined and what resources (such as your income, assets, parental contribution and other financial aid) were considered in the calculation of need;
- Know how much of your financial aid eligibility has been met as determined by the Financial Aid Office;
- Know what portion of your financial aid must be repaid, and what portion is gift or aid received from work;
- Know how the Financial Aid Office determines whether you are making satisfactory academic progress and the what consequences are if your are not;
- Access student right-to-know information consisting of campus security statistic, graduation and completion rates and institutional demographic statistics.
- Request an explanation of the various programs in your financial aid package;
- Know the terms of any loans you receive, your deferment, cancellation, and forbearance rights

### ***You have the responsibility to:***

- Complete all application forms accurately and submit them on time;
- Provide correct information. Misrepresentation of information on financial aid applications are a violation of federal law and may be a criminal offense;
- Return all documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application in a timely manner;
- Read and understand all forms that you are asked to sign and keep copies of them;
- Accept responsibility for all agreements that you sign;



- Repay all loans including the interest on those loans;
- Perform the work that is agreed upon in accepting a Federal Work-Study award in a satisfactory manner;
- Be aware of refund and repayment procedures;
- If you are a recipient of a student loan, notify your lender, the Financial Aid, and
- If you have a loan, complete a loan Entrance Interview prior to receiving the first disbursement of your loan(s) and an Exit Interview prior to graduation or prior to leaving your college for any other reason;
- File all required student loan deferment or cancellation forms on time;
- Report any change in the information used to determine your eligibility, including name, family size, or financial resources;
- Notify the Financial Aid Office immediately if you withdraw from school or reduce enrollment.

## **OTHER SOURCES OF INFORMATION:**

### **BANKMOBILE CUSTOMER CARE**

For questions on your BankMobile account or your Financial Aid refund, users call 1-877-327-9515

### **FEDERAL STUDENT INFORMATION CENTER**

For questions about federal student financial aid: Box 84 Washington, D.C. 20044 9 a.m. - 5 p.m. Eastern Time (800)-4-FEDAID 1-800-433-3243 TTY Users Call 1-800-730-8913

### **CALIFORNIA STUDENT AID COMMISSION**

For questions and information about Cal Grant B and Cal Grant C: P. O. Box 419026 Rancho Cordova, CA 95741-9026 (888) 224-7268 <http://www.csac.ca.gov>

### **DIRECT LOANS/ECMC (Formerly EDFUND) Educational Credit Management CORP**

(800)-867-1589 <http://www.ecmc.org>

### **U.S. DEPARTMENT OF EDUCATION (Regional Office)**

For policy information about the federal student aid programs: 50 Beale Street San Francisco, CA 94102 (415) 486-5708 <http://www.ed.gov>

### **FEDERAL DIRECT LOANS**

<http://www.studentloans.gov>

### **NATIONAL STUDENT LOAN DATA SYSTEM**

<http://www.nslds.ed.gov>

**FAFSA ON THE WEB (FOTW)**

<http://www.fafsa.gov>

**CALIFORNIA DREAM ACT**

<http://dream.csac.ca.gov>

**DEPARTMENT OF HOMELAND SECURITY IMMIGRATION & NATURALIZATION SERVICE (INS):**

Appraised Bldg., Room 300 630 Sansome Street San Francisco, CA 94111 (415) 293-1234

**SCHOLARSHIP SEARCH**

<http://www.fastweb.com>

**PERALTA DISTRICT SCHOLARSHIPS:**

<http://web.peralta.edu/foundation/scholarships-and-grants/available-scholarships/>

**U.S. DEPARTMENT OF EDUCATION- BORROWER SERVICES- COLLECTIONS DEPARTMENT**

For Loan Defaults and Overpayments, call: 1-800-621-3115