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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 in the District Colleges and will provide you with a clearer understanding of what financial aid is and how to receive it. We understand that the Federal, State, and College policies relating to the receipt of financial aid require a lot of documentation from you. If, after reading it, you are unclear about any information in this handbook or have additional questions about what is required, the Financial Aid Office staff at the individual colleges are available to answer your questions. Financial aid staff can accommodate non-English speaking students and may be contacted at:

College of Alameda	Building A	Welcome Center	(510) 748-2392
* Laney College	Laney Tower	Room 201	(510) 464-3414
Merritt College	Building R	Room 113	(510) 436-2465
Berkeley City College	2050 Center St, Room 151	First Floor	(510) 981-2807

*New Location to A-201 Pending

Tagalog

Pero tandaan na ang lahat ng ito ay kailangan para sa proteksyon ng lahat. Ang Financial Aid Office Staff sa mga paaralan ng Peralta Community College District ay makakatulong at makakasagot sa inyong mga tanong. Tumawag or magpunta sa opisina ng Financial Aid:

Spanish

Si después de leer esto, estas confundido acerca de cualquier información en este manual o tienes preguntas adicionales acerca de lo que se requiere, la Oficina de Ayuda Financiera provee ayuda y tiene personal que es apto para contestar tus preguntas. Ellos pueden colocar a los estudiantes que no hablen inglés y pueden ponerte en contacto con:

Vietnamese

Sau khi doc xong sach nay, neu cac ban khong ro ve bat cu thong tin nao trong sach, hoac cac ban co them cau hoi ve nhung yeu cau gi, cac nhan vien cua Van phong Tro giup Tai chinh tai moi Dai hoc Cong dong se san sang de tra loi cac cau hoi cua ban. Ho cung co the ho tro cac sinh vien khong noi Anh ngu va ban co the lien lac tai:

如果你读后有不清楚的地方或其它的疑问,各所院校助学金办公室的工作人员都会为你解答。他们还能够服务不懂英文的学生。请联络:

College of Alameda	Building A	Welcome Center	(510) 748-2392
* Laney College	Laney Tower	Room 201	(510) 464-3414
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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 those colleges provide but who have limited resources, by providing the funding to support completion of the student's educational goal.

The purpose is also to consistently 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

To be considered to be eligible for and to receive financial aid, a student must:

- Be a U.S. Citizen or eligible noncitizen;
- Be enrolled in an eligible program at his/her 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, or demonstrate ability to benefit from the course of study selected;
- Be achieving satisfactory academic progress; and
- Have a need for financial aid as demonstrated by completion of the Free Application for Federal Student Aid (FAFSA).

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 needed is initiated when a student completes the Free Application for Federal Student Aid (FAFSA). The information supplied on the FAFSA 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:

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

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:

	Away From Home	At Home	<1/2 Time*
** Tuition	\$728	\$728	\$728
Student Fee	4	4	4
Health Fee	34	34	34
Books & Supplies	1,638	1,638	1,638
Room & Board	\$11,160	\$4,644
Transportation	1,170	1,170	1,170
Personal Expense	3,096	3,096
TOTAL	\$17,830	\$11,314	\$3,574

Out of State Students/Non-Residents must Add \$199.00 per semester unit plus \$6.00 per unit capital outlay fee .

Reasonable Dependent/Child Care expenses must be documented for each requesting student. Budgets will be adjusted accordingly.

Students must be enrolled in an eligible program (courses leading to a degree, certificate or degree/transfer).

* The less than half-time budget is used in calculating Pell Grant eligibility only.

** Tuition 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. These fees are approximately \$4 per year. There is a \$31 EasyPass purchase fee charged to all students enrolled in nine or more units per semester. Nonresident students have enrollment fees and tuition assessed at \$199 per semester unit. These costs 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) 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 application materials and instructions is available in the College Financial Aid Offices beginning in January preceding each award year.

FAFSA ON THE WEB

All applicants for financial aid must complete the On-line Free Application for Federal Student Aid at 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 and financial information. When it is completed and transmitted to the federal processor, this information is put through a formula to determine eligibility and an Expected Family Contribution (EFC) is calculated. The EFC is mailed or emailed to you on a student aid report(SAR). In order to expedite processing of your financial aid award, please submit all required documents to the Home College Financial Aid Office.

HOME COLLEGE

Home College is your school of record at which you plan to complete degree, certificate or degree/transfer requirements. Please be sure to list your home college first when completing the FOTW.

Financial Aid FAFSA TITLE IV codes

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

RENEWAL FAFSA

In the second or subsequent year(s) of application, a Renewal FAFSA (FOTW) is available to you at www.FAFSA.gov. The Renewal FAFSA asks you to update the information from the previous year. Completing and submitting the Renewal FAFSA will result in a current year SAR being generated.

PIN NUMBER ON-LINE

Students may apply and make corrections online at <http://www.fafsa.ed.gov>. In order to submit a correction, a personal pin number is required. Students and parents may obtain a financial aid pin on-line at <http://www.pin.ed.gov>

SAR

The federal processor may take from three days to two weeks to process your FAFSA and transmit data to the college. The Student Aid Report (SAR/ISIR) is your notification that the FAFSA has been processed. When the SAR/ISIR is received, it must be checked for accuracy. The following is a list of additional documents that may be required by your Home College:

SUPPLEMENTAL FINANCIAL AID APPLICATION

Students will be required to complete the Supplemental Financial Aid Information sheet. This form is returned directly to your Home College Financial Aid Office.

TRANSCRIPTS

If you have attended college(s) prior to attending your Home College, 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 an Academic Transcript to your Home College from the prior college(s). All 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. You must inform your Home College if you attended another college during the same academic year (i.e. Summer 2010, Fall 2010 or Spring 2011).

SOCIAL SECURITY NUMBER VERIFICATION

Be prepared to submit a photocopy of your Social Security card if asked to verify your valid Social Security number. Submit this directly to your Home College Financial Aid Office.

VALID PERSONAL IDENTIFICATION

Students may be required to provide a copy of valid identification such as a California Drivers License, DMV Identification, or current Passport.

ELIGIBLE NONCITIZEN VERIFICATION

Students who are not U.S. citizens but are eligible noncitizens may be required to supply a photocopy of *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 ASSESSMENT

Students who do not have a high school diploma, GED, or equivalent, must take an assessment test to make sure they are able to benefit from the College's curriculum. Tests are administered by the Assessment Office and 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. Students without a high school diploma or GED who have completed 6 degree applicable units will meet ATB requirements in the semester following class completion.

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 after the SAR/ISIR is received and reviewed by the Financial Aid Office. *Always keep copies of the tax forms you and your family submit to the Internal Revenue Service* since copies of these will be requested if your application is selected for verification. The Financial Aid Office will notify you if this or other information is required.

DEADLINES

You may file your FAFSA or Renewal FAFSA anytime after January 1st preceding the award year for which you are applying. Because financial aid funds are limited for the Federal Supplemental Educational Opportunity Grant (FSEOG) and the Federal Work-Study (FWS) programs, and different colleges within the District have varying amounts of aid to award from those programs, to make sure your application is considered for FSEOG 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. A second GPA Verification period has been added by the California Student Aid Commission for Community College students only, requiring GPAs be submitted by September 2nd. Check with your home college to verify if your GPA has been electronically submitted for the CAL Grant.

Applications for financial aid funds that are not limited, such as **Pell Grants** and **Stafford Loans**, can be filed at anytime through the Spring term of the award year. The absolute deadline for filing a FAFSA for Pell Grant for the 2010-11 award year is **June 30, 2011**.

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 BOGFWF eligibility must be filed at the Home College Bursar's Office.

NOTIFICATIONS

When your Home College Financial Aid Office needs additional information from you to complete your file, you will be advised by letter, email or in person when you are submitting documents to complete your file. Once your file is complete, reviewed, and your eligibility determined, you will receive an award letter.

The Financial Aid Office will provide a checklist of documents you maybe required to submit for verification purposes. These documents may include:

Student/Parent 1040 & W-2 Forms/Unemployment Benefits

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 or GED Certificate

Academic Transcripts (When Applicable)

Institutional Verifications Forms

Federal Verification Forms

Educational Goal Plan

Verification of Child Care Expenses

Verification of Dependent Care Expenses

Verification of Selective Services Registration

FINANCIAL AID PROGRAMS

BOG ENROLLMENT FEE WAIVERS

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 financial need by completing the FAFSA. It may be possible to qualify for a BOGW-C with income levels up to \$90,000. Please contact your Financial Aid Office for further information. The BOGW Waiver pays all enrollment fees for you for the remainder of the academic year once eligibility has been determined. This does not cover the Campus Fees or fee based courses.

Students who do not apply for financial aid may qualify for a BOGFW if they meet the income and other eligibility requirements printed on the BOGFW application. Eligible students who are in default will be granted a BOGFW Waiver. BOG Waiver applications are available in the Financial Aid Office, Online or in the class schedules.

(NOTE: Students with a prior bachelor's degree or in default, are eligible to receive a BOGFW if need is demonstrated).

BOGW B Income Criteria for 2010-11 (State Standard
Only) INCOME 2009

Family of 1 = Income below \$16,245/year

Family of 2 = Income below \$21,855/year

Family of 3 = Income below \$27,465/year

Family of 4 = Income below \$33,075/year

Add \$5,610 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.

FEDERAL PELL GRANT

Pell Grant is gift aid that is awarded to the highest need students. Students are automatically considered for Pell Grant when they file the FAFSA. Students who receive an Expected Family Contribution (EFC) of 4617 or less on the Student Aid Report (SAR) are eligible for a Pell award. Students may receive Pell Grant for enrollment in one or more units, however, awards for students enrolled less than full-time (12 units) are prorated based on enrollment status.

Awards range from: \$600 - \$5550

Application deadline: June 30, 2011

SUMMER PELL Grants/Year Round Pell

Students may receive a full semester Pell Grant for summer 2010 and summer 2011. Full-Time enrollment for summer is 12 units.

When applicable May/June intercession classes will be considered part of the summer payment period. Inquire about year round pell eligibility at home college financial aid office.

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.

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.

Peralta CCD transmits eligible GPA's electronically to the Student Aid Commission. 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 Awards are: Cal Grant B \$1,551
Cal Grant C \$ 576

GPA verifications due by: March 2, 2010 September 2, 2010

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

SEOG is a grant award made by the College to students with exceptional need. Because funds are limited, 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. (See *Deadlines, Page 8*) Awards vary depending on Home College enrollment and the amount of funding available at each College.

Average awards range from: \$200 - \$1,500

Priority application deadline: April 1, 2010

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES (EOPS):

EOPS is a state funded program which may provide grants, books, loans, employment and support services to high need, educationally disadvantaged students who are California residents. 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 paycheck for hours worked (hourly rate ranges from \$8.00 to \$9.16 per hour) and the total 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 must be enrolled 1/2 time at the Home College. There are also some off-campus jobs available with non-profit organizations

Awards Range From: \$300 - \$5,000

Priority Application Deadline April 1, 2010

CHAFEE GRANT:

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

ACADEMIC COMPETITIVE GRANTS

New Federal Grants for students who completed a rigorous secondary (high) school program of study after January 1, 2005. Students must be a Pell Grant recipient during the 2010-11 Award Year; a US Citizen or Eligible Non-Citizen; enrolled at least half-time in a Degree or Certificate Program.

Year One: \$750

Year Two: \$1,300

LOANS

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

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 to the Loan Officer with the student loan packet.

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, all loan students must attend a Loan Entrance interview every year before receiving the initial loan disbursement, and a Mandatory Loan Exit Workshop prior to each annual second disbursement, as well as complete a Loan Exit Interview before leaving the College.

Students should consult their Home College for specific information and policies relating to Stafford Loan eligibility.

FEDERAL STAFFORD LOAN

Stafford Loans are made through the Department of Education as direct loans and lending institutions such as banks and credit unions as FFEL Federal family educational loans . 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 Stafford loans by the federal government while they are in school.

Students who are at least half-time but who *do not* demonstrate need for Stafford 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.

Stafford 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).

	Sample Stafford Repayment			
	Loan \$ Amount	Monthly Payment	Total Interest	Total Repaid
5 year period	3000	62.00	728	3,728
10 year period	6000	74.00	2,736	8,736
10 year period	8000	98.00	3,774	11,774
10 year period	12000	147.00	5,662	17,662
10 year period	20000	245.00	9,437	29,437

Stafford 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 and Federal Family Educational Loans (FFEL), which include Subsidized and Unsubsidized Stafford loans, have origination and insurance fees of 1.5% of the loan amount deducted from the loan proceeds before the loan is received. These fees must also be repaid.

(NOTE: The Stafford Loan Interest Rate on loans made after 7/1/2006 is 5.6% and 6.80 for Unsubsidized Loans.

Subsidized Stafford Annual Maximum:

- \$3500 until completion of first year
- \$4500 after completion of first year

The Annual Maximum Unsubsidized Stafford 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.

DISBURSEMENT OF FINANCIAL AID

Federal Pell, Federal SEOG, Cal Grant and EOPS are disbursed in two installments during the term. The first Pell book installment is usually available the first week of classes. The second check is disbursed after the Financial Aid census date. A disbursement calendar is included with your award notification.

Stafford loan checks are scheduled by the Home College and disbursed upon receipt from the lender. 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 at monthly intervals based on the amount of time worked and reported on the time sheet for the prior month.

All checks are disbursed by the college Cashier. You must pick up your checks in person and supply photo proof of identity to receive your financial aid or Federal Work-Study check.

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.

Contact your Home College student Placement Center for information about these positions.

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.

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.

FINANCIAL AID POLICIES

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. Your Home College is the college at which you intend to complete your program of study. You must submit an application for financial aid to your Home College and advise your Home College Financial Aid Office of your intent to enroll at another Peralta college. Some forms of aid may be limited if you are not enrolled in at least six units at your Home College. Consult the Financial Aid Office at your Home College to see what limitations may apply to you.

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. Files processed after the census date will pay for units enrolled at the time of disbursement.

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. To be considered to be making satisfactory academic progress, financial aid recipients must:

- Complete a minimum number of units for which they are paid each semester as follows:

_____ Paid for:	Units of Enrollment:	Must Complete:
_____ Full-Time	12 or more	10
3/4 -Time	9 - 11.5	8
1/2 -Time	6 - 8.5	6
<1/2 -Time	1 - 5.5	All units of Enrollment

- Maintain a cumulative 2.0 Grade Point Average, and
- Complete their educational objectives within a maximum time frame of 90 attempted semester units for a standard 2-year program. Programs shorter than two years will be monitored for completion of 150% of the program length.
Other components of satisfactory academic progress include:
 - Grades of "W", "F", "FW", "NC", "CR", "P", "NP" and "I" will be monitored and included toward calculation of the 150% unit maximum time frame.
 - The completion of a course grade "I" (Incomplete) will not be included for purposes of determining enrollment status in a subsequent term.
 - A student may repeat a course for which a grade of "D" or "F" is received. A student may repeat but not exceed the allowed number of repeats for courses listed in the Class Schedule Course Repetition List. These classes will be included in enrollment status and must receive a grade. Financial Aid will not issue payment for unofficial repeated coursework or pay for more than one repeat of a course for which a "W" was received.
 - A student who will use transfer credits from college(s) outside the Peralta District must submit Transcript(s) for evaluation by an Academic Counselor or Admissions and Records Office toward a Degree or Certificate. Those units will be included in the calculation of the 150% program maximum time frame.
 - Students with a Baccalaureate or other graduate degree are considered to have surpassed the maximum time frame, and will be required to complete a Financial Aid petition.

If you receive Financial Aid for Remedial Coursework, and complete one year or 30 units, no further aid will be paid for remedial study. You 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.

Students who fail to meet term GPA, unit completion, or time frame requirements are placed on probation and are removed from probation if minimum requirements are met in the probationary term. *(Students may also remove deficiencies for prior academic years in the Summer session without receiving financial aid. Students must notify the Financial Aid Office when this option is used.)* Students who fail to meet minimum requirements in two consecutive terms will be disqualified from financial aid eligibility. Students may reinstate eligibility by complying with Satisfactory Progress standards in a term without receiving financial aid.

Students may appeal SAP ineligibility by documenting mitigating circumstances relative to deficient academics, that warrant special consideration. Campus appeals may carry additional requirements (such as submission of an educational plan medical excuse, or other supporting documentation) that must be met before the appeal will be reviewed. Decision on appeals are final.

REFUNDS AND RETURN TO TITLE IV REPAYMENT

If you withdraw completely from classes during the tuition and fee refund period, and you had a BOGFWF to waive your fees, you will not receive a refund on the fees waived by the BOGFW. 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 which must be repaid to the Federal government. Students will be required to repay institutional portion of assessed refunds. Students who fail to make satisfactory repayment arrangements will be referred to the U.S. Department of Education and will be ineligible to receive further aid at all other 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.

AND: 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.

NOTE: The Financial Aid Office sets a census date each semester, approximately one week after the last day to add and drop classes. No adjustments will be made to your financial aid award for classes added or dropped after the financial aid census date. Students will not be asked to repay funds for dropped classes, nor will they receive additional aid for classes added after Financial Aid Census.

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

1. Unsubsidized Stafford Loan
2. Subsidized Stafford Loan
3. Pell Grant
4. Academic Competitive Grant
5. Supplemental Educational Opportunity Grant

If you receive an overpayment of financial aid, even if it is a result of an institutional error, you will be required to repay the overpayment in order to maintain eligibility for financial aid.

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. Please refer to your home campus catalog for the complete FERPA policy.

You have the right to:

- Know what financial aid programs are available;
- Know the deadline for submitting applications for each of 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 what the consequences are if you 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, and 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 is 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 College Financial Aid, and Registrar's Offices of any changes of address, name and/or enrollment status;
- If you have a loan, attend 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:

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

1-800-4-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

(1-888) 224-7268

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

STAFFORD LOANS/ED FUND

P.O. Box 419045

Rancho Cordova, CA 95741-9045

(877) 2ED-FUND1-877-233-3863

<http://www.edfund.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>

NATIONAL STUDENT LOAN DATA SYSTEM

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

FAFSA ON THE WEB (FOTW)

<http://www.fafsa.ed.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:

Inquire at Home College Associated Students League

Glossary of Terms

ACG	Academic Competitive Grant
ATB	Ability To Benefit (exam for non-high school graduates)
BIA	Bureau of Indian Affairs
BOGFW	Board of Governor's Fee Waiver
EFC	Expected Family Contribution
EOPS	Extended Opportunity Programs and Services
FAFSA	Free Application for Federal Student Aid
FERPA	Family Education Rights and Privacy Act
FFEL	Federal Family Educational Loans
FOTW	FAFSA on the WEB
FSEOG	Federal Supplementary Educational Opportunity Grant
FWS	Federal Work Study
GED	General Education Diploma
GPA	Grade Point Average
PIN	Personal Identification Number
RT24	Return to Title IV (refund of unearned financial aid)
SAP	Satisfactory Academic Progress
SAR/ISIR	Student Aid Report

NOTES