

## CONDITIONS OF FINANCIAL AID AWARD ACCEPTANCE

### Requirements for Accepting Award Funds

Award funds offered on your award letter are tentative and based on full-time enrollment status. Funds are subject to adjustment\* if you are enrolled in less than full-time (12 units) and your Expected Family Contribution (EFC) limitations. Please note: Intersession and Spring semester units are combined for certain awards (see awards listed below).

ENROLLMENT STATUS	UNITS
*Full-time	12 or more
Three-quarter-time	9 to 11.9
Half-time	6 to 8.9
Less-than-half-time	Less than 6

It is your responsibility to complete the process to ensure that funds can be disbursed by accepting your award on WebAdvisor/Self-Service and selecting a disbursement (refund) option via BankMobile.

Certain funds require additional processing steps before acceptance and disbursement. You will not be able to accept on-line via WebAdvisor/Self-Service (see below). A student can only receive aid at one school during any particular term. At Rancho Santiago Community College District (RSCCD) a student is allowed to change their home institution after an award year is completed (no mid-year changes allowed). When a student accepts an award on WebAdvisor/Self-Service, it is considered to be accepted for the entire academic year.

Any unpaid mandatory fees will be deducted from any disbursement.

### Satisfactory Academic Progress (SAP) Policy

Please be aware that Santiago Canyon College (SCC) is required by federal regulations to establish a Satisfactory Academic Progress Policy (SAP).

Students who do not meet the SAP standards will lose their eligibility for financial aid. The complete SAP policy can be found on the SCC Financial Aid web page at [Satisfactory Academic Progress Policy](#).

### California College Promise Grant (CCPG)

CCPG is auto-accepted for you. No action needs to be taken. The award amount is not disbursed, it is available to eligible students in order to waive their per-unit fees. Students who have already paid their per-unit fees may be entitled to a refund.

### New CCPG Academic Standards

There are three ways that you may be eligible:

- **Academic – Sustain a GPA of 2.0 or higher** – If your cumulative GPA falls below 2.0 for two consecutive primary terms, you may lose your fee waiver eligibility.
- **Progress – Complete more than 50 percent of your attempted coursework** – If the cumulative number of units you complete is not more than 50 percent of the units you registered for in two consecutive primary terms, you may lose your fee waiver eligibility.
- **Combination of Academic and Progress Standards** – Any combination of two consecutive terms of cumulative GPA below 2.0, and /or cumulative unit completion of not more than 50 percent of attempted coursework, may result in loss of fee waiver eligibility.

For additional information refer to the [CCPG Application](#) on the SCC Financial Aid website.

### **Financial Aid Book Advance Program**

You may be eligible to use accepted financial aid funds to receive your books in advance of the pending scheduled disbursement dates. In order to do so, you must meet the eligibility requirements of each of the particular programs. You may only do this at the bookstore and not on-line. When at the bookstore, you must have a Valid Student ID Card & a printout of your class schedule. If you choose to take advantage of this program, you must understand the following:

- You are picking up the books against your pending financial aid funds and you are responsible to pay for any bookstore charges above your available financial aid.
- You may owe the Federal/State government if you drop out of your classes before the 60% term attendance.
- You are responsible for any balance owed to the institution in the event that your anticipated financial aid does not cover your purchases for the transaction and any unpaid balance may result in an academic hold being placed on your records and may be turned over to a collection agency.
- You understand that the Book Advance program may also be used for book rentals (*a credit card is required to secure the cost of book replacement for any book rentals not returned after the term ends*)

Please note:

- All returns transactions must be made at the campus bookstore where the item(s) being returned was originally purchased.
- No cash refunds will be issued for Bookstore purchases made against the Financial Aid Book Advance Program. Funds from returns will be credit back to your account and payments will be processed by the Cashier's Office.
- **Absolutely** no refunds/returns will be issued after financial aid checks have been generated. Please refer to the Financial Aid check disbursement and Bookstore return policy for further details.

### **Pell Grant**

You must accept the Pell Grant on WebAdvisor/Self-Service. The Pell Grant will indicate an award status of "P" (Pending) until you accept the award. Pell Grant is subject to a Lifetime Eligibility Usage (LEU) of 600%. For example, a full-time eligible student utilizes 50% of their eligibility during a term. This means a student has 12 full-time semesters worth of Pell eligibility (subject to the annual Free Application for Federal Aid [FAFSA] assessment). You can log onto [www.nslds.ed.gov](http://www.nslds.ed.gov) and review your percentage used to date. Pell will be pro-rated based on number of units student is enrolled in and EFC. For more information, see [Pell Grant](#) on the SCC Financial Aid website. Units taken during Intersession will be combined with Spring.

### **Cal Grant B**

You must accept Cal Grant B on WebAdvisor/Self-Service. Cal Grant B will indicate an award status of "P" (Pending) until you accept the award. You must be enrolled in a minimum of half-time (6-units) to receive Cal Grant B disbursement. Cal Grant B will be pro-rated based on number of units student is enrolled in. Cal Grant B will only be on a student's award letter if they were offered a Cal Grant B by the California Student Aid Commission (CSAC) and meet the annual Asset & Income ceiling set by CSAC. New entitlement Cal Grant B recipients must submit a verification of high school graduation [online](#) with CSAC before SCC can disburse their award. While attending community college, students are eligible to receive Access Funds up to \$1672 annually. There is a lifetime maximum percentage of 400% if CSAC offers Cal Grant B to the student as a Freshman. It's the student's responsibility to track their own remaining Cal Grant B eligibility. Students with less than 200% remaining who are planning to transfer should consider taking a Leave of Absence (LOA). (Maximum LOA is two years.) A LOA does not guarantee renewal for the next academic year due to the annual Income & Asset Ceiling requirements. See the [Cal Grant](#) on the SCC Financial Aid website for more information. Units taken during Intersession will be combined with Spring.

### **Cal Grant C**

You will not be able to accept Cal Grant C through WebAdvisor/Self-Service. Cal Grant C will indicate an award status of E (Estimated) status until the student submits an Educational Plan after meeting with an

Academic Counselor and they have been determined to be in a Cal Grant C eligible program. This grant is intended to assist students who are pursuing an occupational, technical, or vocational program, who will receive a certificate or associate degree. Students who are in a transfer program are ineligible. Cal C pays up to \$1094 annually. You must be enrolled in a minimum of half-time (6-units) to receive Cal Grant C disbursement. Cal Grant C will be pro-rated based on number of units student is enrolled in. Units taken during Intersession will be combined with Spring.

### **Assembly Bill-2248 Notification to Cal Grant B & C Recipients:**

Cal Grant award is limited to four academic years, except for students enrolled in an institutionally required five-year undergraduate program or for students with baccalaureate degrees admitted to and enrolled in a program of professional teach preparation. A student needs to take 15 units per semester or quarter, or 30 semester units or the equivalent quarter units per academic year, in order to graduate within four years.

### **Student Success Completion Grant (SSCG)**

You must accept your SSCG on WebAdvisor/Self-Service. SSCG is awarded to student who are enrolled Full-Time 12+ units and must also be eligible for a Cal Grant disbursement. The maximum amount of the award is up to \$4000 annually.

- A maximum of \$1,298 annually at \$649 per semester for eligible students who enroll and attend 12-14.99 units per the Fall and Spring Semesters. Units taken during Intersession will be combined with Spring.
- A maximum of \$4,000 annually at \$2000 per semester for eligible student who enroll and attend 15+ units per the Fall and Spring Semesters. Units taken during Intersession will be combined with Spring.
- Students who do not maximize the \$4,000 during the Fall and Spring Semesters may receive an additional disbursement during the Summer Semester depending on the academic year completed units.

Check with the SCC FAO for additional information. The SSCG is for Cal Grant student attending a California Community College and it is not transferable. The SSCG funds may be limited; therefore, a disbursement is not guaranteed.

### **Chafee Grant**

A Chafee Grant is for students who were or are in foster care and have financial need. You will not be able to accept your Chafee Grant through WebAdvisor/Self-Service. If the funds are made available, the SCC FAO will contact you to make an appointment for you to complete the processing in our office. There are limited funds available, so this award is not guaranteed (see priority order [here](#)) Your Chafee Award will indicate as “E” (Estimated) status until your appointment with an SCC Financial Aid Analyst. At that time you will be able to accept your award. For more information please visit [Chafee Grant Program](#) on the SCC Website.

### **Supplemental Educational Opportunity Grant (SEOG)**

SEOG is awarded to students who have:

- An EFC of zero (0)
- Completed their FAFSA by the priority deadline of March 1<sup>st</sup>, and
- Completed all requirements for their Financial Aid file by August 31<sup>st</sup>

You must accept your SEOG award on WebAdvisor/Self-Service. SEOG will indicate an award status of “P” (Pending) until you accept the award. You must be enrolled in a minimum of half-time (6-units) to receive a disbursement. Units taken during Intersession will be combined with Spring.

### **Federal Work-Study (FWS)**

FWS is awarded to students who have:

- Continuing student who received FWS in the prior award year
- New student who complete a FWS Request Form

- New students who meet the priority deadline

You will not be able to accept FWS on WebAdvisor/Self-Service. FWS will indicate as “E” (Estimated) status until your appointment with the Job Placement Coordinator, and at that time you will have the opportunity to accept your FWS award. If you choose to accept your FWS award, you must do the following:

- Within two weeks of receiving your award letter, go to the On-Campus Job Placement Office (E-104) to schedule a New Hire or Rehire orientation appointment
- Pick up a New Hire (new FWS students) or a Rehire (continuing FWS students) packet

You must maintain enrollment in a minimum of half-time (6-units) to participate in the FWS program. If we do not hear from you within two weeks of the date of your Award Letter, we will assume you are no longer interested in working, and your FWS award will be canceled.

### **Direct Loans**

**If you do not want a loan, no action is necessary.**

You will not be able to accept the Direct Loan on WebAdvisor/Self-Service. It will indicate an award status of “E” (Estimated) until your loan has been originated by the SCC FAO. You must maintain enrollment in a minimum of half-time (6 concurrent units) to participate in the Direct Loan program.

**New borrowers** must come to the SCC FAO (Room E-104) to pick up a loan packet and sign up for a Loan Counseling Workshop. The workshop will explain the loan process and the rights and responsibilities of the borrower.

**Returning borrowers** are not required to attend a loan workshop; however, these students must still pick-up a loan packet, and make an appointment to submit Direct Loan requests.

Acceptance of the Direct Loan is constituted by completing all of the following:

- Attend Loan Counseling Workshop (new borrowers)
- Complete the Direct Loan Request Form (including other loan documents), and
- Validation of the completed online Entrance Counseling

Students who are not eligible for a Direct Subsidized Loan have the option to consider a Direct Unsubsidized Loan.

### **Return of Title IV Funds (R2T4)**

Federal Title IV financial aid funds are awarded under the assumption that a student will remain in attendance for the entire semester for which the funds were awarded. Students who officially or unofficially withdraw from all classes prior to completing more than 60% of the enrollment period are subject to having their federal aid recalculated. These funds include Pell Grant, Supplemental Educational Opportunity (SEOG), and Direct Loans.

The SCC FAO will recalculate federal financial aid eligibility if a student:

- Officially withdraws or drops all classes (initiated by student or instructor)
- Unofficially withdraws by ceasing to attend all classes before the end of the semester; or receives all F grades

For more information, please visit the [Return of Title IV Funds policy](#) on the SCC website.

### **Overpayments**

Any overpayment must be re-paid. Overpayments may occur in 3 different ways:

1. The student selected for verification by the Department of Education after receiving Title IV disbursement.
2. Students, who drop any classes after receiving their first disbursement (but do not drop all of their classes during the term) and have not reached the 60% point of the term, may be subject to an overpayment penalty per Federal Title IV regulations.
3. Other income discrepancies caused by students revising their FAFSA due to conflicting information.

Financial Aid recipients are advised to consult with their SCC Financial Aid analyst before dropping classes, or making changes to their FAFSA.

Students who owe an overpayment must repay SCC within 45 days or are subject to have their Title IV debt turned over to the Department of Education. **Failure to comply with the above may result in loss of federal financial aid at any institution.**

### **Release of Information**

The Family Educational Rights and Privacy Act (FERPA) provide students with certain rights regarding their educational records, including information on the student's financial aid application. As a rule, the **SCC FAO cannot release information to anyone other than the student.** If you want SCC FAO to release information to someone else, please visit the Financial Aid office (Room E-104) and request a Student Authorization to Release Information Form. To make this request, you must present this form in person a long with your Student ID, and a current California ID or California Driver's License. A signed student Authorization to Release form is required before any student information will be disclosed to anyone other than the student. Please understand that by doing this, you are authorizing someone other than yourself to inquire about your financial aid information and status.

### **Consumer Information Disclosure**

Federal regulations require all campuses to provide specified information to prospective and current students, staff, and the general public. Listed below are those items that must be available for review per federal regulation.

The federal Higher Education Act, the federal Equity in Athletics Disclosure Act (EADA), and regulatory guidance provided in the Code of Federal Regulations (CFR) require direct individual notices of prescribed information to certain target audiences including prospective students; currently enrolled students; current employees; parents, coaches and counselors of prospective student athletes; and the general public. Disclosures are to include crime/security statistics, student completion/graduation rates, FERPA privacy/security rights, financial aid program information, and gender-specific information on athletic participation and financial support.

Please click [here](#) if you want to access the consumer information page.

More information is available online at:

<http://www.sccollege.edu/student-services/financialaid/Pages/default.aspx> . If you have any further questions, please contact the SCC FAO at (714) 628-4876 or email us at [finaid@sccollege.edu](mailto:finaid@sccollege.edu)