CONDITIONS OF FINANCIAL AID OFFER ACCEPTANCE

Requirements for Accepting the Financial Aid Offer

Funds listed on this Financial Aid Offer Notification are tentative and based on full-time (12 or more units) enrollment status. Financial aid amounts are subject to adjustment if you enroll in less than full-time status, enrolled in non degree eligible units (units not needed for your program of study), or based on your Student Aid Index (SAI) eligibility.

Please note, SCC Financial Aid Office utilizes the Financial Aid Degree Audit to ensure that financial aid funds are disbursed only for coursework that applies toward a student's declared eligible degree or academic program(s) offered at SCC. The Financial Aid Degree Audit confirms that a student's enrollment aligns with program requirements.

Units of Enrollment	Enrollment Intensity Formula	Enrollment Intensity	Enrollment Status Equivalent
12 (or more)	12 ÷ 12 = 1.0	100%	Full-Time
11	11 ÷ 12 = 0.917	92%	Three-Quarter Time
10	10 ÷ 12 = 0.833	83%	Three-Quarter Time
9	9 ÷ 12 = 0.75	75%	Three-Quarter Time
8	8 ÷ 12 = 0.667	67%	Half-Time
7	7 ÷ 12 = 0.583	58%	Half-Time
6	6 ÷ 12 = 0.50	50%	Half-Time
*5	5 ÷ 12 = 0.417	42%	Less-than-Half-Time
*4	4 ÷ 12 = 0.333	33%	Less-than-Half-Time
*3	3 ÷ 12 = 0.25	25%	Less-than-Half-Time
*2	2 ÷ 12 = .0167	17%	Less-than-Half-Time
*1	1 ÷ 12 = 0.083	8%	Less-than-Half-Time
Enrollment intensity cannot exceed 100% for purposes of Pell Grant proration.			

Note: Intersession units are combined with Spring semester units for certain offers (see details in programs listed below).

To ensure your funds are disbursed, it is your responsibility to provide all documents requested by the Financial Aid Office and select a disbursement option through BankMobile Disbursements on the your Self-Service.

If you wish to decline any of your awards, you must submit the Cancellation/Decline Request Form to the SCC Financial Aid Office.

Certain funds require additional processing steps before acceptance and disbursement (for example, borrowing a Direct Loan). Read about each program you are offered where it is listed below.

A student can only receive aid at one school during any particular term. At Rancho Santiago Community College District (RSCCD) a student is only allowed to change their home institution after an award year is completed (no mid-year changes are allowed). Financial Aid awards are accepted for the entire academic year.

Any unpaid mandatory student fees will be deducted from student's disbursement before they receive it.

BankMobile Disbursement Selection:

BankMobile Disbursements, a technology solution, powered by BMTX, Inc. is the third-party servicer for RSCCD. You must set up a disbursement option with them in order to receive Financial Aid funds.

To make a disbursement selection with BankMobile Disbursements, just login to your Self-Service, click the Financial Aid menu, and then click on "BankMobile Options under the Resources/Helpful Hints section.

Follow the instructions on screen. SCC highly recommends that you make your disbursement selection early to prevent any delays in receiving their funds.

Your choices include: Deposit to an existing account or Deposit to a BankMobile Vibe account. For a detailed explanation of choices and timing, please visit https://bankmobiledisbursements.com/refundchoices/.

If you do not select a disbursement option, your disbursement will be delayed and will default to a mailed check. If you receive a check, it is your responsibility to cash the check prior to the check stale-dating. If you fail to cash the check during the academic year for which it was issued, the funds will no longer be available for reissue.

Cost of Attendance

The Cost of Attendance (COA) is an estimate of the educational and living expenses associated with attending Santiago Canyon College (SCC). It includes enrollment fees, books and supplies, and basic living expenses such as food, housing, transportation, and personal expenses.

Enrollment fees and other student fees are considered direct costs paid to the college. All other expenses are indirect costs that vary based on each student's individual circumstances and lifestyle.

SCC uses two Cost of Attendance budgets: one for students living with their parents and one for students living independently off campus. These budgets represent estimated average expenses for SCC students. Actual costs may vary and could be higher or lower than the amounts listed.

Click here to view SCC's Cost of Attendance.

Note: All students who submit a FAFSA or CADAA will initially have their Cost of Attendance budget calculated as Living with Parent(s). If you do **not** live with your parent(s), you **must** update your student budget in Self-Service by selecting the "Off-Campus" housing option to receive the Off-Campus student budget.

Satisfactory Academic Progress (SAP) Policy

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.

Financial Aid Book Advance Program

You may be eligible to use accepted financial aid funds to pay for your textbooks in advance of your disbursement date. You may do this in-person or online with the SCC Bookstore. When at the SCC Bookstore, you must have a valid SCC student ID card and a printout of your class schedule. If you choose to take advantage of this program, you must understand the following:

- You must meet the eligibility requirements of each of the particular programs to access your funds
- The purchase amount of your books will be subtracted from your financial aid prior to you receiving your funds
- You are responsible to pay for any bookstore charges that are more than your available financial aid
- If you drop your classes, you may owe the Federal/State government a refund of the funds they advanced you
- 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)*
- You are responsible for any balance owed if your anticipated financial aid does not fully cover your purchase(s). Any unpaid balance may result in an academic hold on your records and may be referred to a collection agency.

Please note:

- Returning a purchase? Items must be returned to the campus bookstore where they were originally purchased.
- No cash refunds will be issued for Bookstore purchases made against the Financial Aid Book Advance Program. Funds from returns will be credited back to you. Payments will be processed by the SCC Cashiers Office.

- **Absolutely no refunds/returns** will be issued after financial aid checks have been generated. Please refer to the Financial Aid check disbursement and SCC Bookstore return policy for further details.

Important Notice for Transfer Students
If you previously used BankMobile Disbursements at another institution, you will need to create a new BankMobile profile for SCC through Self-Service. Please note that you must use a different email address than the one associated with your previous institution.

If the email address used at your former school is the same as the one currently on file with SCC, you will need to update your email in your Self-Service account before proceeding. You will be able to register with BankMobile Disbursements approximately 24 hours after any required updates are made.

Cancel or Decline Financial Aid Awards

If you wish to decline accepted awards you are eligible to receive, you must submit the SCC Cancellation/Decline Request Form to the SCC Financial Aid Office. This request is only valid for the current award year. Please note that grant eligibility is determined each year based on your FAFSA information; therefore, we cannot guarantee that you will continue to be eligible for these funds in future years.

Return of Title IV Funds (R2T4)

Federal Title IV financial aid is awarded with the expectation that students will remain enrolled and attend all Title IV-eligible coursework for the entire semester. Students who officially or unofficially withdraw from some or all eligible classes before completing their enrolled units during the payment period may have their federal financial aid recalculated and may be required to repay funds received. Title IV funds include the Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and Federal Direct Loans.

A student's financial aid eligibility will be recalculated if they withdraw from or drop all eligible classes, whether initiated by the student or the instructor. A withdrawal includes: a student-initiated drop, an instructor-initiated drop, an F or NP grade with a documented Last Date of Attendance (LDA), or an Excused Withdrawal (EW) initiated by the student.

For more information, please visit the Return of Title IV Funds policy on the SCC website.

Overpayments

If you receive a financial aid overpayment, you are required to repay it. Overpayments can occur for several reasons, including, but not limited to, the following examples (see the Disbursement Schedule and Policy for additional information):

- You are selected for verification by the U.S. Department of Education *after* receiving a Title IV financial aid disbursement.
- You drop one or more classes after receiving your first disbursement (without withdrawing from all classes) before reaching the 60% point of the term. This includes an instructor-reported Last Date of Attendance (LDA) prior to the 60% point of the term.
- You withdraw from all of your Title IV eligible classes, and the R2T4 calculation determines that a portion or all of your federal financial aid must be returned.
- You revise your FAFSA, resulting in income discrepancies or other conflicting information that affects your financial aid eligibility.

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 may have their Title IV debt turned over to the Department of Education. **Failure to comply with repayment can result in loss of federal financial aid at any institution, not just SCC.**

Consumer Information Disclosure

Federal regulations require colleges and universities to provide specific information to prospective and current students, employees, and the general public. The information listed below is available for review in accordance with federal requirements.

The federal Higher Education Act (HEA), Equity in Athletics Disclosure Act (EADA), and applicable regulations in the Code of Federal Regulations (CFR) require institutions to provide specific disclosures to designated audiences, including prospective students, currently enrolled students, current employees, parents, coaches and counselors of prospective student-athletes, and the general public.

Required disclosures include information related to campus safety and crime statistics, student completion and graduation rates, FERPA privacy rights, financial aid programs, athletic participation and financial support by gender.

Please click here to access the Consumer Information page on our website.

TYPES OF AWARDS:

California College Promise Grant (CCPG fee waiver)

If you are eligible for the CCPG fee waiver, it will be automatically applied once your FAFSA or California Dream Act Application (CADAA) is received. No action is required on your part. The $1,288 CCPG amount shown in your financial aid offer is not a payment that will be disbursed to you. It represents the estimated value of full-time enrollment fees waived on your behalf.

Students who paid enrollment fees before receiving the CCPG fee waiver may be eligible for a refund through SCC's Cashier's Office.

CCPG fee waiver Eligibility Standards

There are three ways that you could lose your eligibility for the CCPG fee waiver:

- **Academic – GPA of 2.0 or higher required –** If your cumulative GPA falls below 2.0 for two consecutive primary terms, you may lose your fee waiver eligibility
- **Progress – must successfully 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, for 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 below 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.

Pell Grant

If you are eligible, your Pell Grant is automatically accepted for you. Check your status on Self-Service.

Your Pell Grant is subject to a Lifetime Eligibility Usage (LEU) of 600% (that's up to 6 years of classes – as each year represents 100%). This means a student has 12 full-time semesters worth of Pell eligibility (subject to their annual FAFSA assessment). You can log onto www.studentaid.gov and review your own percentage used to date.

Your Pell Grant amount will be pro-rated based on number of units you are enrolled in (see the enrollment intensity chart above); and your SAI. For more information, see Pell Grant on the SCC Financial Aid website.

Units taken during Intersession will be combined with Spring.

Cal Grant

There are three types of Cal Grant: Cal Grant A, Cal Grant B, and Cal Grant C. A student's eligibility for each type of Cal Grant is determined by a combination of factors, including responses provided on the FAFSA or California Dream Act Application (CADAA), GPA verification, financial need, and the type of California college listed on the application.

Cal Grant A

If you are eligible, your Cal Grant A is automatically accepted for you. Check your status on Self-Service.

Cal Grant A will only be on a student's Financial Aid Offer Notification if they are being considered for a Cal Grant A by the California Student Aid Commission (CSAC) and meet the annual Asset & Income ceiling set by CSAC. Also, a student can only receive Cal Grant A at a California Community College if they are considered Independent based on their FAFSA results, they support dependent children, and they have submitted the Student with Dependents (SWD) certification online at https://mygrantinfo.csac.ca.gov/. New entitlement Cal Grant A recipients must also submit a verification of high school graduation online with CSAC before SCC can disburse their offer.

If Cal Grant A is included on your Financial Aid Offer Notification, you must be enrolled in a minimum of half-time (6-units) to receive Cal Grant A disbursement and make Satisfactory Academic Progress. Cal Grant A will be pro-rated based on number of units if not full-time (12+ units).

Students awarded Cal Grant A as freshmen have a lifetime eligibility maximum of 400% (600% for eligible Foster Youth). Students are responsible for tracking their remaining Cal Grant eligibility.

Students with fewer than 200% of remaining eligibility who plan to transfer to a four-year university should consider requesting a Leave of Absence (LOA). Students awarded a Cal Grant Entitlement Award under the E3 cycle must receive payment at a California Community College for at least one term during their first year of eligibility.

The maximum LOA period is two years. However, an approved LOA does not guarantee Cal Grant renewal for the following academic year, as eligibility is reviewed annually based on Income and Asset Ceiling requirements. Changes in financial circumstances may impact continued eligibility.
See the Cal Grant on the SCC Financial Aid website for more information.

Units taken during Intersession will be combined with Spring.

For more information please login to your WebGrants 4 Students account: https://mygrantinfo.csac.ca.gov/

Cal Grant B

If you are eligible, your Cal Grant B is automatically accepted for you. Check your status on Self-Service.

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 offer notification 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 offer.

Students awarded Cal Grant B as freshmen have a lifetime eligibility maximum of 400% (600% for eligible Foster Youth). Students are responsible for tracking their remaining Cal Grant eligibility.

Students with fewer than 200% of remaining eligibility who plan to transfer should consider requesting a Leave of Absence (LOA). Students awarded a Cal Grant Entitlement Award under the E3 cycle must receive payment at a California Community College for at least one term during their first year of eligibility.

The maximum LOA period is two years. However, an approved LOA does not guarantee Cal Grant renewal for the following academic year, as eligibility is reviewed annually based on Income and Asset Ceiling requirements. Changes in financial circumstances may impact continued eligibility.
See the Cal Grant on the SCC Financial Aid website for more information.

Units taken during Intersession will be combined with Spring.

For more information please login to your WebGrants 4 Students account: https://mygrantinfo.csac.ca.gov/

Cal Grant C

If you are eligible, your Cal Grant C will be automatically accepted. Check your status on Self-Service. Students offered a Cal Grant C may be required to submit the Cal Grant C Academic Program Verification form to determine eligibility based on their program of study.

Cal Grant C is intended to support students pursuing occupational, technical, or vocational programs that lead to a certificate or associate degree. Students enrolled in a transfer program are not eligible.

For more information please login to your WebGrants 4 Students account: https://mygrantinfo.csac.ca.gov/

Cal Grant Students with Dependent Children

Cal Grant students with dependent children who attend a University of California, California State University, or California Community College campus may be eligible for an increased access award if they meet eligibility requirements for Cal Grant A, B, or C.

For more information, please log in to your WebGrants 4 Students account: https://mygrantinfo.csac.ca.gov/

Additionally, students with children may have access to additional resources and support services available through the college.

- Student Parent Resources
- Financial aid for Student Parents

Assembly Bill-2248 Notification to Cal Grant Recipients:

A Cal Grant offer 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 teacher preparation. To graduate within four years, students need to take 15 units per semester (or the equivalent quarter units), or 30 semester units (or equivalent quarter units) per academic year.

Student Success Completion Grant (SSCG)

If you are eligible, your SSCG is automatically accepted for you. Check your status on Self-Service.

SSCG funds are limited, and they can run out; therefore, a disbursement is not guaranteed. In the event of limited funding, the financial aid office will determine the prioritization and allocation of the remaining funds.

SSCG is offered to students who are eligible for a Cal Grant B or C disbursement. The maximum amounts of SSCG are listed below. Students must successfully complete 12 or more payable units to be awarded and disbursed these funds at the end of the term. Students who are attending less than 12 units will NOT be eligible for a SSCG Disbursement, unless they are approved for 9 or more payable units by the Disabled Student Programs & Services Office (DSPS). Successful completion includes grades A, B, C, D or P. *F or NP grades will not be counted.*

- A maximum of $2,596 annually ($1,298 per semester) for eligible students who enroll in and attend at least 12 units up to 14.99 units in the Fall and Spring Semesters. Units taken during Intersession will be combined with Spring.
- A maximum of $8,000 annually ($4,000 per semester) for eligible students who enroll in and attend 15 or more units in the Fall and Spring Semesters. Units taken during Intersession will be combined with Spring.
- Foster Youth Students: Students who have been certified as Foster Youth or Former Foster Youth will have a maximum of $10,500 annually at $5,250 per semester for eligible students who enroll in at least 12 payable units for the Fall and Spring Semesters.

Check with our office for additional information. The SSCG is for Cal Grant students attending a California Community College and it is not transferable.

California College Promise Tuition Scholarship

This award is initially being offered to recent high school graduates within the past year who are attending their first year of college with no financial need. Students must complete a FAFSA or CADAA to determine that there is no financial need. They must complete a Promise Pledge with the Hawk Support Center (HSC).

They must also meet with a HSC Mentor and meet with an Academic Counselor to develop a Comprehensive Student Education Plan. Students must meet unit and GPA requirements set by the Hawk Support Center. Contact the Hawk Support Center for more information.

California College Promise Book Scholarship

This award is initially being offered to recent high school graduates within the past year who are attending their first year of college with financial need. Students must complete a FAFSA or CADAA to determine that there is financial need. They must complete a Promise Pledge with the Hawk Support Center (HSC). They must also meet with a HSC Mentor and meet with an Academic Counselor to develop a Comprehensive Student Education Plan. Students must meet unit and GPA requirements set by the Hawk Support Center. Contact the Hawk Support Center for more information.

Chafee Grant

A Chafee Grant is available to students who are current or former foster youth and have submitted both the FAFSA or CADAA and the Chafee Grant application. Funding is limited, so an award offer is not guaranteed (see priority order here).

Your Chafee Grant offer will be automatically accepted after the SCC Financial Aid Office certifies your enrollment with CSAC and confirms that all eligibility requirements have been met.

For more information, please visit the Chafee Grant Program page on the SCC Financial Aid website.

Supplemental Educational Opportunity Grant (SEOG)

If eligible, your SEOG is automatically accepted for you. Check this on Self-Service.

SEOG is offered to students who meet the following eligibility requirements:

- Have a Student Aid Index (SAI) of less than 0.
- Are enrolled in at least 1 payable unit.
- Have completed all required documents and requirements for their financial aid file to be considered complete.

SEOG funds are limited (they can run out); therefore, a disbursement is not guaranteed.

Federal Work-Study (FWS)

FWS may be offered to students who meet the following eligibility requirements: an SAI range of -$1,500 to $10,000, unmet financial need, a Satisfactory Academic Progress (SAP) status that is Title IV eligible, and completion of the FWS Request Form and hiring packet.

The standard FWS award amount is $3,500 per year ($1,750 per semester). Award increases may be considered on a case-by-case basis based on funding availability.

FWS cannot be accepted through Self-Service. The award will display with an “E” (Estimated) status until you have been cleared to work by the Job Placement Office.

Students must maintain enrollment in at least half-time status (6 units) to participate in the FWS program.

Federal Direct Loans

If you want to take out a Federal Direct Loan, you must complete ALL the following:

- All borrowers must review the Direct Loan process on our website
- You must complete the Student Survey Loan Request. Please note, the Financial Aid Loan Analyst will notify you of any additional requirements needed to be awarded a student loan.
- Complete the Entrance Counseling at www.studentaid.gov
    - Returning borrowers who previously borrowed at another institution must “Notify” Santiago Canyon College of completed entrance counseling at www.studentaid.gov
- Complete the Master Promissory Note (MPN) at www.studentaid.gov

To accept and be eligible for a Direct Loan, you must maintain enrollment in a minimum of half-time (6 units) to participate in the Federal Direct Loan program.

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

Direct Unsubsidized Loan.

Financial Aid Website	Phone	Email
www.sccollege.edu/finaid	**714-628-4876**	finaid@sccollege.edu
See our website for office hours, more information, and access to the Self-Service portal		