

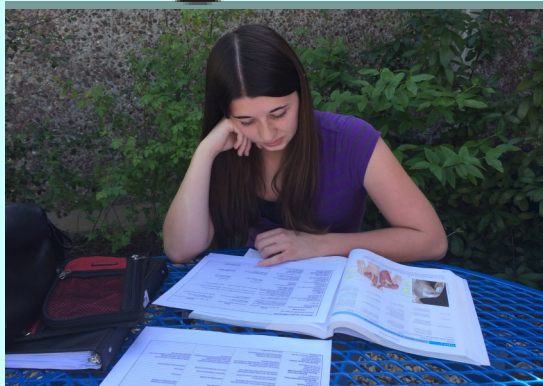


# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

# Yuba College

# WOODLAND COMMUNITY COLLEGE



**Sutter County Center**



**Colusa County Center**



**Beale AFB Outreach**



**Lake County Campus**



# Yuba Community College District

## FINANCIAL AID GUIDE 2016 -2017

### Welcome!

Welcome to Yuba Community College District (YCCD), which encompasses **Yuba College** and **Woodland Community College!** Please read this Financial Aid Guide. You are responsible for becoming familiar with its contents. It includes important information about financial aid requirements and policies. If you do not understand any of the requirements or have any questions, check the website: [www.yccd.edu/](http://www.yccd.edu/) and choose your campus, then choose Financial Aid or visit the Financial Aid Office at your campus of attendance.

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# Yuba Community College District FINANCIAL AID GUIDE 2016-2017

## Contact Information

### Yuba College

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**Ana Ramos-Gonzales, Financial Aid Technician**  
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**Kristi Duneheew, Financial Aid Technician**  
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(530) 741-6876

**Barbara Beltran, Financial Aid Technician**  
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(530) 749-7927

### Sutter County Center

**Phone:** 530-751-5554

**Fax:** 530-751-5563

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(530) 751-5555

### Beale AFB Outreach

**Phone:** 530-788-0973

**Fax:** 530-788-0370

## YUBA COLLEGE

2088 North Beale Rd  
Marysville, CA 95901

## SUTTER CENTER

3301 E Onstott Rd  
Yuba City, CA 95991

## WOODLAND COMMUNITY COLLEGE

2300 East Gibson Road  
Woodland, CA 95776

### Woodland Community College

**Phone:** 530-661-5725

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(530) 661-2535

### Colusa County Center

**Phone:** 530-668-2500

**Fax:** 530-668-2519

## LAKE COUNTY CAMPUS

15880 Dam Rd Ext.  
Clearlake, CA 95422

### Lake County Center

**Phone:** 707-995-7923

**Fax:** 707-994-3553

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(707) 995-4170



# 10 Days To Pay!

**Pay to Stay in your classes! You have 10 days from the time of registration to pay your fees or you will be dropped from one or more of your classes.**

**To avoid being dropped, take one of the following steps:**

1. You may qualify for an enrollment fee waiver (BOG) to help cover the cost of your CA resident enrollment fees.
  - ◇ Submit your FAFSA NOW (see page 5 in Guide) to see if you qualify for a fee waiver and additional grants! (processing time for BOG is 1-2 weeks and additional grants 4-6 weeks)
  - ◇ Or Submit an online BOG application separately, see page 11 for eligibility. (processing time is 1-3 days)

Please Note: The BOG waives ONLY CA resident or active military and their dependents enrollment fees. Other course related fees, such as books, lab or materials fees, must be paid by the student.

**Don't assume you won't qualify – APPLY NOW!**

2. Pay in full for classes at time of registration.
3. Set up a Payment Plan.

**Did you sign up for a Payment Plan and then find you are eligible for a fee waiver?**

**Allow 20 days from the date your BOG Fee Waiver is approved for the credit to be recognized by NelNet and a refund to be processed. During this period, NelNet will continue to process your payment plan as scheduled, drawing funds for your next payment from your credit card/bank account. The BOG Fee Waiver does NOT waive the \$25 payment plan fee.**



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### KNOW THE GROUND RULES **BEFORE** YOU APPLY FOR FINANCIAL AID

#### **TERMS OF AGREEMENT - Upon acceptance of financial aid, I hereby certify:**

**I understand** I must be enrolled in the proper number of units approximately ten days before disbursement date in order to receive my financial aid and I understand that I may NOT be paid for short-term or wait-list classes until officially enrolled in and actually attending them.

**I am enrolled** in an eligible program and attend classes at one (or more) of the campuses/centers through Yuba Community College District.

**I understand** that my financial aid award is subject to change according to my enrollment status.

**I have read** Yuba Community College District's Financial Aid Satisfactory Academic Progress Policy and understand I must meet these standards in order to continue receiving financial aid.

**I will promptly answer** all notifications related to my financial aid.

**I will notify** the Financial Aid Office if I change financial and unit status, change attending institution or enroll in more than one institution. I understand that I cannot receive the Pell grant at more than one institution during the same time period.

**I understand** payment of EOPS or CARE funds are contingent upon compliance with all applicable guidelines.

**I understand** that if I receive NO passing grades in the semester that I receive a Pell Grant, I will owe money back.

**I understand** that if repayment is required, I will be ineligible to receive any additional grant money until repayment is complete. I understand that under repayment or default status, academic transcripts will not be released to other institutions.

**I agree to repay** any funds disbursed to me in error, or for any period of time I was not eligible to receive funding or was not enrolled.

**I also understand** that any fees owed to the institution will be subtracted from my financial aid disbursement unless alternate payment arrangements have been made with the Financial Aid Office.

***I authorize Yuba Community College District to release and/or transmit all information contained in my application for aid and/or concerning my prior year's awards to any governmental agency, institution of higher education, scholarship donor or lending institution upon request of those agencies.***

***To the best of my knowledge, the information contained in my application is correct and complete. Yuba Community College District has my permission to verify this information and I agree to release to the Financial Aid Office copies of my Federal Income Tax Return/Tax Return Transcript and other income and asset verification upon request. By accepting financial aid, I acknowledge that I have read and fully understand the provisions stated above. I certify that I am in full compliance with the terms listed above.***



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Eligibility for Federal Financial Aid:

#### The student must:

- **Have financial need**
- **Be** a U.S. citizen or eligible non-citizen
- **Not be in default** on a Perkins Loan, Direct Loan, National Direct Student Loan, Stafford Loan, Guaranteed Student Loan, PLUS Loan, or Supplemental Loan for Students (SLS)
- **Not owe** overpayment on a Pell Grant or Supplemental Educational Opportunity Grant (SEOG)
- **Meet Financial Aid Satisfactory Academic Progress** (See Pages 18 - 22 of Guide)
- **Agree to use** all federal student aid received solely for educational purposes
- **Have not completed** a BA/BS degree
- **Have a high school diploma, GED/Proficiency Certificate** or contact your Financial Aid Office.
- **Be enrolled** in an eligible educational program of study. Check [www.yccd.edu](http://www.yccd.edu), choose your campus, Financial Aid, and "Eligibility Requirements".



START HERE  
GO FURTHER  
FEDERAL STUDENT AID®

### Federal School Codes for FAFSA Entry:

#### Yuba College Code:

(Includes Yuba College, Beale AFB, Sutter County)

**001344**

#### Woodland Community College Code:

(Includes Woodland Community College, Colusa County, Lake County)

**041438**

### Applying for Federal Financial Aid:

The first step to apply for federal and state financial aid is completing the FAFSA (Free Application for Federal Student Aid). Enter the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). It's free and can be accessed from home or school. If you are asked to pay for filing your FAFSA, you are on the wrong website.

Paper FAFSAs can be requested by contacting the Federal Student Aid Information Center at 1-800-433-3243. Applying online is faster and easier than using a paper FAFSA.

When applying online, you will need to establish an FSA-ID Username and Password from your FAFSA or going to <https://fsaid.ed.gov/npas/index.htm>. Your FSA-ID serves as your electronic signature. If you are a dependent student, one parent must also sign your FAFSA. Your parent should also apply for an FSA-ID to serve as his/her electronic signature.

The FAFSA will require information from the student's (and student's parents or spouse) federal tax returns. If the tax return has not yet been completed, estimates may be used, but must be corrected when the federal tax returns are completed. Incomplete or inaccurate information may delay processing and all information provided may be subject to verification.

For federal aid, submit your FAFSA as early as possible, but no earlier than January 1, 2016. The Department of Education must receive your application no later than June 30, 2017. The school must have your correct and complete information by the last day of enrollment in the 2016-2017 school year.

The 2017-2018 FAFSA entry begins October 1, 2016.



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Eligibility for State Financial Aid through the California Dream Act:

The California Dream Act allows undocumented and nonresident documented students who meet the requirements below to apply for and receive state financial aid and resident tuition at California public and private colleges and private scholarships administered by California public colleges.

#### Student must be eligible for AB540/AB 2000:

- Attend a California high school:
  - A. for a minimum of three years OR
  - B. completing credits earned in California from a CA high school equivalent to three or more years of full-time high school coursework and a total of three or more years of attendance in CA elementary schools, CA secondary schools, or a combination of both.
- Graduate from a California high school, attain a GED, High School Equivalency Test (HiSET), or Test Assessing Secondary Completion (TASC)
- Register or enroll in an accredited and qualifying California college or university; and,
- If applicable, fill out an affidavit to legalize immigration status as soon as eligible
- Do not hold a valid non-immigrant visa (F, J, H, L, A, B, C, D, E, etc.)\*\*

\*\* If you have temporary Protected Status or hold a U Visa you may be eligible for the California Dream Act.

Each separate California aid program may have specific attendance, grade, financial and other requirements.

For more information check website: [www.csac.ca.gov](http://www.csac.ca.gov)

DACA does not prevent students from applying for CADAA financial aid. California students who have applied for or received approval for Deferred Action should complete the CADA Application, not the Free Application for Federal Student Aid (FAFSA).

#### California Dream Act Application information is not shared with federal databases.

Student and parent information is protected by the same privacy and information security laws and safeguards as all other state financial aid applicants .



### Applying for State Aid through the Dream Act:

Enter the CA DREAM Act Application (CADAA) online at [www.caldreamact.org](http://www.caldreamact.org). It's free and can be accessed from home or school. If you are asked to pay for filing your CADAA, you are on the wrong website.

The paper CADAA can be displayed and printed from the [CA DREAM Act website](http://www.caldreamact.org).

Applying online is faster and easier than using a paper CADAA. It may take up to 28 days from the mailing date to check the status of a paper application.

When applying online, you will need to establish an Username and Password before going through the guided step-by-step process. The username and password serves as your electronic signature. If you are a dependent student, one parent must also sign your CADAA. Your parent will have to apply for a PIN to serve as their electronic signature.

The CADAA will require 2015 financial information from the student's (and student's parents or spouse). If required to file a tax return and the tax return has not yet been completed, estimates may be used, but must be corrected when the federal tax returns are completed. Incomplete or inaccurate information may delay processing and all information provided may be subject to verification.

**You should file your CADAA as early as possible, but no earlier than January 1, 2016.** The California State Aid Commission must receive your application no later than June 30, 2017. The school must have your correct and complete information by the last day of enrollment in the 2016-2017 school year.

**March 2, 2016 is the 2016-2017 filing deadline for the Cal Grant program.** CADA applications filed after this date may be able to receive assistance in other programs.

The 2017-2018 CADAA can be filed beginning October 1, 2016.



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### After FAFSA or Dream Act entry: Check your SAR

- Accuracy is important.
- Make corrections when needed.
- Incomplete or inaccurate information can delay your financial aid.



### Determining Financial Need:

The **Cost of Attendance or Budget** includes tuition, fees, books, supplies, transportation and personal expense estimates based on state guidelines. Your cost of attendance or budget will vary depending on where you live (with parents or off campus) and the college you attend.

The U.S. Department of Education or CSAC calculates your **Expected Family Contribution (EFC)** based on the information you reported on your application. They compare your income and assets against standard cost of living allowances for the number of people in your household. Your EFC determines the types and amounts of aid that you are eligible to receive.

**Financial Need** is defined as the difference between your Cost of Attendance or Budget, as determined by YCCD, and your EFC.

Federal and State student aid programs are based on the principle that students (and their parent(s) or spouse, if applicable), are considered to be the primary source of financial support for postsecondary education.

**Financial aid is intended to supplement, not replace, family resources.**

### Student Aid Report (SAR)

After your FAFSA or CADAA is processed, you will receive a **Student Aid Report (SAR)** either by mail or email. Your SAR contains a summary of the information you provided on your application.

The SAR also contains your Expected Family Contribution (EFC). This number is used to determine your eligibility for federal and state aid.

**Dependent** student—your EFC will take into account:

- Your income and your parents' income.
- Your assets and your parents' assets.
- The age of your older parent living in your household.
- The number of siblings in college during the coming academic year.
- The number of children and other dependents living in your parents' household.

**Independent** student -your EFC will take into account:

- Your income and assets, and your spouse's, if married.
- The number of children and other dependents living in your household.
- The number of family members in college during the coming academic year.

If your SAR is incomplete or has errors on it, you must make the necessary corrections and resubmit it to Federal Student Aid for the FAFSA or CSAC for the CADAA. You can make the corrections on-line or on the paper SAR.

#### Review your SAR:

- Are there any issues?
- Do you need to submit corrections?
- Were you selected for verification?

If corrections are required to FAFSA, go to the website [www.fafsa.ed.gov](http://www.fafsa.ed.gov), or for CADAA go to the website [www.caldreamact.org](http://www.caldreamact.org). You will need your Username/Password to submit corrections.

#### Cost of Attendance (Budget)

$$- \text{Expected Family Contribution (EFC)}$$

$$= \text{Financial Need}$$





# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Award Descriptions and Requirements



#### State Board of Governor's Fee Waiver (BOG):

Waives enrollment fees (tuition and semester student fee) for California residents who meet the eligibility requirements. See page 11 for eligibility.

**Federal Pell Grant:** This federal grant is awarded to full and part-time students with financial need based on the student's Expected Family Contribution (EFC). The award varies based on the number of units a student is enrolled in each semester. You may not receive Pell grant funds from more than one school in a semester. **Maximum eligibility is the equivalent of 6 years of school at full-time enrollment.** See pages 12-13 for additional information on lifetime eligibility.

**Federal Supplemental Educational Opportunity Grant (FSEOG):** These funds are limited and are awarded to students who are at least half-time (6 units) with exceptional financial need as determined by the Department of Education. Students must maintain Satisfactory Academic Progress and must be Pell Grant eligible.

**Federal Work-Study (FWS):** These funds are awarded to full and part-time students who demonstrate financial need and interest in the program. FWS provides part-time employment on campus. Some sites have placement in off-site locations. Funds are limited and are awarded on a first-come, first-served basis.

**State Cooperative Agencies Resources for Education (CARE):** CARE provides counseling, bus passes, textbooks, school supplies, and grants for students who are single parents with at least one child under the age of 14, who are receiving TANF, and who are also eligible for EOP&S.

**State Cal Grant:** The California Student Aid Commission administers the Cal Grant program. To apply for a Cal Grant, you must:

- File your FAFSA or Dream Act Application by March 2.
- Submit a Grade Point Average Verification form certified by the appropriate high school counselor or college administrator by the same date.
- If attending a CA Community College you have a "second chance" deadline of September 2<sup>nd</sup>.

**NOTE for YCCD students:** If you have completed at least 16 degree applicable units at YCCD your GPA verification will be electronically certified for you.

Degree applicable: Units with course numbers of 99 or less. (Example: LEARN 102 - not counted, MATH 52 - counted)

You must be enrolled in an approved degree or eligible certificate program and be enrolled at least half-time (6 units)

#### Full-Time Student Success Grant:

These funds are awarded to all full-time students receiving Cal Grant B or C. Full time is 12 or more units. This grant is an incentive to remain full-time. Student must meet SAP and all Cal Grant program requirements.

#### State Extended Opportunity Program and Services (EOP&S):

EOP&S provides book grants, bus passes, incentive grants based on budget availability, counseling and tutorial services to BOG eligible, low-income, educationally disadvantaged students.



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Award Descriptions and Requirements

### Student Loans

#### Special Notice about Student Loans

Effective in the fall of 2013, the Yuba Community College District, including Yuba College and Woodland Community College, suspended the Federal Student Loan Program.

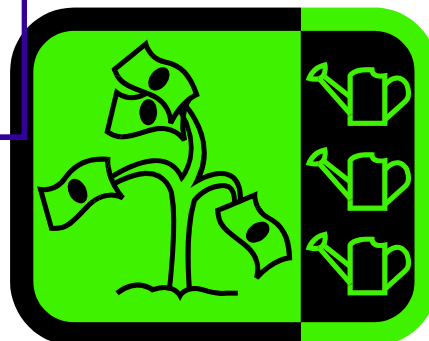
Because of excessive default rates, Congress's directive, through the U.S. Department of Education's policy, would be to revoke a college's ability to participate in any Federal Financial Aid program, including Pell Grants, FSEOG and Federal Work Study.

The decision by the College and its Board of Trustees to suspend the Federal Student Loan Program was made in an effort to protect the availability of future Federal Financial Aid.

The Board of Trustees has formed a Committee to assess its decision through data analysis for future years.

**The Board's action to suspend Federal Student Loans will protect all Federal student aid, including Pell Grant, meaning that eligible students will still be able to receive all Federal Grants as well as State Cal Grants.**

**YCCD has suspended the Direct Loan Program for the 2016-2017 Academic Year.**





# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Award Descriptions and Requirements

#### YCCD Scholarships



View the YCCD Scholarship information at <http://www.yccd.edu/> and choose your campus. From the Financial Aid link, choose Scholarships. Deadline for most YCCD scholarships is April 1

#### Scholarships:

Scholarships are an excellent way to assist in funding your education. Many scholarships are one-time only, so plan on continuing your research for scholarships each year. Scholarships are awarded based on a student's academic performance, community service, residency and other criteria as defined by the founder or donor of the scholarship. Financial need is a criterion for some, but not all scholarships.

**Various scholarships are available to incoming, continuing and transfer students.**

**Foundation Scholarships**—The YCCD Foundation Scholarships are made possible through generous donations from community organizations, corporations, and individual donors.

**External Scholarships**— These scholarships are offered by organizations and agencies outside of YCCD. These scholarships are not administered by the colleges of YCCD. Any questions should be directed to the organization offering the award. External scholarship deadline dates vary.

#### Scholarship Resources

[www.fastweb.com](http://www.fastweb.com)

[www.scholarshare.com](http://www.scholarshare.com)

[www.scholarships.com](http://www.scholarships.com)

[www.csac.ca.gov](http://www.csac.ca.gov) (Middle Class Scholarship)

[www.uncf.org](http://www.uncf.org) (African American Scholarships)

[www.apiasf.org](http://www.apiasf.org) (Asian American Scholarships)

[www.hsf.net](http://www.hsf.net) (Latino Scholarships)

[www.maldef.org](http://www.maldef.org) (Latino Scholarships)

[www.bie.edu/ParentsStudents/Grants/index.htm](http://www.bie.edu/ParentsStudents/Grants/index.htm)

(Native American Scholarships)

[www.collegefund.org](http://www.collegefund.org) (Native American Scholarships)

[www.gmsp.org](http://www.gmsp.org) (Gates Millennium Scholarships)

**The inclusion of a link to another site does not constitute an endorsement by YCCD of the site, its owners, or any products or services advertised on the linked site.**



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Award Descriptions and Requirements

#### Board of Governor's Fee Waiver (BOG):

Students can apply for the BOG Fee Waiver by completing a Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), completing the CA Dream Act application (CADAA) at [www.caldreamact.org](http://www.caldreamact.org) or completing the BOG Fee Waiver application online at [YCCD BOG page](#). Scroll down to choose the correct college BOG application.

**If approved, the BOG fee waiver does not provide funds to the student but is applied to tuition and student fee.**

#### ELIGIBILITY CRITERIA

- Must be a California resident as determined by Admissions and Records, eligible AB 540/AB2000 student, or eligible AB 1899 student, **and**
- Meet **one** of the following income eligibility criteria (**Method A, B or C**) listed below.

**METHOD A - Special Classification** – If you are receiving one of these benefit programs, you are required to provide documentation.

- **TANF/General Assistance**,
- **SSI/SSP**, or
- **Special Classification:** Dependent of Disabled Veteran, Recipient or child of a recipient of the Congressional Medal of Honor, Dependent of a victim of the 9/11/01 terrorist attack, or Dependent of a deceased law enforcement/fire suppression personnel.

**METHOD B** – Eligibility is based on household size and total family income earned/received in 2015.

Family Members		Family Amount	
1	\$17,655	5	\$42,615
2	\$23,895	6	\$48,855
3	\$30,135	7	\$55,095
	\$36,375	8	\$61,335

Each additional family member, add \$6,240

- **DEPENDENT** Student: Based on parent(s) total 2015 income.
- **INDEPENDENT** Student: Based on student and spouse's (if married) total 2015 taxed and untaxed income.

**METHOD C** – Eligibility is based on your FAFSA or CADAA information:

- Your 2016-2017 FAFSA or CADAA must be on file with the Financial Aid Office.
- Eligibility is based on financial need of \$1,104 or greater.

Financial need: **Cost of Attendance less (-) Expected Family Contribution equals (=) Financial Need**

**Cost of Attendance:**

- Living with Parents: 12,170
- Military - Living with Parents: 11,116
- Living Off Campus: 19,566
- Military - Living Off Campus: 10,988

#### New California Law requires students to make satisfactory academic progress or risk loss of Board of Governor's Fee Waiver (BOG):

Loss of BOG Fee Waiver Effective Fall 2016



Student with two consecutive semesters of not meeting academic and/or progress standards will lose their BOG Fee Waiver



Academic standards—  
2.0 GPA



Progress standards—  
complete 50% of coursework.



Loss of eligibility will become effective at student's first registration opportunity following the determination.



An appeal process will be available from the Admissions and Records Office for students who have extenuating circumstances.



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Pell Grant Lifetime Eligibility



The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by a new federal law to be the equivalent of six years of Pell Grant funding.



Since the maximum amount of Pell Grant funding a student can receive each year is equal to 100%, the six-year equivalent is 600%.

#### How is my Pell Grant Lifetime Eligibility Used calculated?

**Award Year:** The maximum amount of Pell Grant funding you can receive is calculated for an “award year.” An award year is a period from July 1 of one calendar year to June 30 of the next calendar year.

**Scheduled Award:** Your “scheduled award” is partially determined by using your expected family contribution (EFC) that is calculated from the information you (and your family) provided when you filed your FAFSA. Your scheduled award is the maximum amount you would be able to receive for the award year if you were enrolled full-time for the full school year. Your scheduled award represents 100% of your Pell Grant eligibility for that award year.

**Percent Used:** To determine how much of the maximum six years (600%) of Pell Grant you have used each year, the Department compares the actual amount you received for the award year with your scheduled award amount for that award year. Of course, if you receive the full amount of your scheduled award, you will have used 100%. Some students do not receive their entire scheduled award for an award year. There are a number of reasons for this, the most common of which is that the student was not enrolled for the full year or that the student was not enrolled full-time, or both.

If you did not receive the full amount of your scheduled award, we calculate the percentage of the scheduled award that you did receive. For example, if your scheduled award for an award year is \$5,000, but because you were enrolled for only one semester you received only \$2,500, you would have received 50% of the scheduled award for that award year. If you received only \$3,750 for the award year because you were enrolled three-quarter-time and not full-time, you would have received 75% for that year.

**Lifetime Eligibility Used (LEU):** The Department keeps track of your LEU by adding together the percentages of your Pell Grant scheduled awards that you received for each award year. The table on the following page shows examples of the LEUs of three students who received differing amounts of their scheduled awards over a four year period.

**Of course, if a student’s LEU equals or exceeds 600%, the student may no longer receive Pell Grant funding. Similarly, a student whose LEU is greater than 500% but less than 600%, while eligible for a Pell Grant for the next award year, will not be able to receive a full scheduled award.**

#### How can I see my Lifetime Eligibility Used (LEU) percentage?



You can check your record by logging on to the National Student Loan Data System (NSLDS) Student Access Web site – [www.nsls.ed.gov](http://www.nsls.ed.gov) using your [FSA ID](#) . The LEU will be found on the [Financial Aid Review](#) page.



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Pell Grant Lifetime Eligibility



### Examples

Examples of Pell Lifetime Eligibility Used		Student A	Student B	Student C
Award Year 1	Pell Grant Scheduled Award	\$5,550	\$5,000	\$4,000
	Pell Grant Amount Received	\$2,775	\$3,750	\$4,000
	Percent Used	50%	75%	100%
Award Year 2	Pell Grant Scheduled Award	\$5,200	\$5,000	\$5,500
	Pell Grant Amount Received	\$5,200	\$5,000	\$5,550
	Percent Used	100%	100%	100%
Award Year 3	Pell Grant Scheduled Award	\$4,700	\$5,000	\$5,550
	Pell Grant Amount Received	\$4,700	\$1,250	\$5,550
	Percent Used	100%	25%	100%
Award Year 4	Pell Grant Scheduled Award	\$4,700	\$5,000	\$5,550
	Pell Grant Amount Received	\$4,700	\$5,000	\$5,550
	Percent Used	100%	100%	100%
<b>Total Lifetime Eligibility Used — LEU</b> <i>Note:</i> From 2009-10 through 2010-11, it was possible for a student to receive up to two scheduled awards in a year. So some students will have a “percent used” of up to 200% for one or more of those years.		<b>350%</b>	<b>300%</b>	<b>400%</b>





# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Financial Aid Pell Grant Awards Determination:

The Financial Aid Office reviews your enrollment status and other eligibility criteria and authorizes a payment if eligible. **A disbursement will not be processed unless you are registered in classes at least 10 days prior to the next scheduled payment date.** Refer to the Disbursement Schedules found on your campus website Financial Aid link for payment dates.

The amount you receive is based on the number of units you are actively enrolled in when the disbursements are processed. **The amounts listed on your award letter reflect the awards for a full-time student. Your actual disbursements may be less depending on your eligible enrolled units.**

Enrollment Status	Units Eligible for Pell	Award Eligibility
Full-time	12+	100%
Three-quarter	9 to 11.5	75%
Half-time	6 to 8.5	50%
Less than half-time	.5 to 5.5	Varies*

\*For students enrolled in less than half-time (.5 to 5.5 units) the Pell award may vary dependent upon the number of units enrolled in and the student's EFC. Contact the Financial Aid Office for award information.

Students are eligible for financial aid only for classes required by the certificate/associate/transfer program they are enrolled in on the college records.

If you have an approved financial aid appeal, you will only be paid for those classes that were approved on your appeal even if your actual number of enrolled units is higher.

**Important! Students will not be paid for late starting classes until those classes actually begin, even if you are enrolled in them before they begin. Late starting classes will be paid with the second disbursement.**



### Also Taking Courses at Another College?

**You may not receive financial aid from two colleges or universities at the same time.** You must decide which institution is your primary school and apply for financial aid at that school.

If a student received financial aid from more than one college or university during the same time period, the student may be terminated from financial aid, may be required to pay back the money to at least one of the institutions, and/or may be referred to the Department of Education Division of Fraud and Abuse.

**EXCEPTION: You may apply for and receive a Board of Governor's Fee Waiver at more than one community college. You must complete a BOG Fee Waiver application at each institution you attend.**

**NOTE: YCCD does not participate in Consortium agreements that would allow payment of Pell Grant funds for units taken at schools outside the YCCD district.**

### To Receive and Keep Financial Aid:

- You must be enrolled in an approved certificate, associate degree, or transfer program and must be taking courses toward completion of that program.
- You must declare a MAJOR at the Office of Admissions and Records.
- Changes to your educational goal and/or major must be officially made with Admissions and Records and reported to Financial Aid—some programs are not eligible for financial aid.
- To remain eligible for Federal and State aid you must maintain Satisfactory Academic Progress (see pages 18 - 22 of Financial Aid Guide).



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

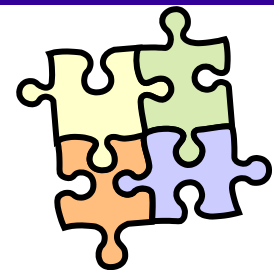
### Required Units for Financial Aid

Award	Must Be Enrolled In
Board of Governor's Fee Waiver (BOG)	Any number of units
Pell Grant	Must be enrolled in any approved units. If enrolled in .5 - 5.5 units the award will be dependent upon the number of units enrolled in and the student's EFC.
FSEOG, Federal Work-Study, Cal Grant B or C, & FTSSG	Must be enrolled in at least 6 units.
EOP&S and CARE	Unit requirement determined individually depending on student's history in program and eligibility for special circumstances
Scholarships	Scholarship enrollment requirements vary. Refer to your scholarship award.

Awards cannot be disbursed until you are registered for the minimum number of approved units. If you fall below these minimum unit requirements by dropping or withdrawing from classes, your awards may be canceled or reduced and may result in your having to repay all or a portion of your financial aid to YCCD and/or Department of Education.

### Adding Classes - Effect on Financial Aid:

If you are enrolled less than half-time and add classes, notify the Financial Aid Office immediately. If you are enrolled in 6 to 12 units and add classes, the Financial Aid Office will automatically adjust your award. Added classes will be paid with the second disbursement.



### Dropping Classes - Effect on Financial Aid:

If you drop classes before the next disbursement of your financial aid, your next payment will be adjusted to reflect your new enrollment status. If you completely drop or withdraw from all classes at YCCD prior to completing 60% of the term, it will affect your eligibility for financial aid, **and could result in your having to repay all or a portion of your financial aid to YCCD and/or the Department of Education.**

**Students are encouraged to meet with their instructors and/or academic counselors prior to dropping classes.**

In addition to possible repayment, dropping classes may affect your Satisfactory Academic Progress and you may be placed on financial aid warning or termination status (see pages 18 - 22).

### Default on a Student Loan — Effect on Financial Aid:

Students who are in default on a student loan are not eligible for financial aid.

In the case of a student loan, financial aid may be reinstated once the student makes satisfactory repayment arrangements with the holder of the loan.

Documentation of eligibility from U.S. Dept. of Education must be presented to the Financial Aid Office.

### Received Overpayment of Federal Student Aid Funds — Effect on Financial Aid:

Students who owe an overpayment of federal student aid funds are not eligible for financial aid.

If a student has an overpayment of federal student aid funds, a statement of eligibility from the U.S. Dept. of Education must be presented to the Financial Aid Office before any federal financial aid will be processed.





# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017




### Financial situation changed?

If your family experiences an extreme change in its finances due to special circumstances such as illness, divorce, separation, unemployment, or death of parent or spouse, you can request to have your financial aid eligibility reevaluated based on your new financial circumstances. Contact the Financial Aid Office and request a "Special Circumstance" application.

**ACTIVATE STUDENT EMAIL!**  
Financial Aid will communicate with students through their YCCD student email account. Log in to your account today.



### New Users to YCCD Student Email

- Step 1: Web site: [www.yccd.edu](http://www.yccd.edu)
- Step 2: Click on your campus: Yuba College, Woodland Community College, Lake County Campus or Sutter County Center
- Step 3: Click on Resources, then Email button
- Step 4: Follow instructions to change password.
- NOTE: New passwords MUST be 6 to 9 characters and MUST contain both numbers and letters.
- Continuing Users: after above Step 3:
- Step 4: Scroll down and click on outlook link  
or 
- Step 5: Enter Student Email Address (see below) and password used for WebAdvisor.

### Student Email Address

(WebAdvisorID)[@go.yccd.edu](mailto:)

#### Example:

Std Last Name: Apple Std ID: 0112233

Email: a0112233@go.yccd.edu

### YCCD Student Email access thru Portal

- Step 1: Web site: <http://mycampus.yccd.edu/>
- Step 2: Enter User ID: yccdweb\your WebAdvisor ID and Password: WebAdvisor Password.



### Award Letter

An "award letter" informs you of your eligibility for student financial aid. After determining your financial need the Financial Aid Office will put together your financial aid package and post your award letter online. The award letter will list your cost of attendance or budget, EFC, financial need, financial aid awards and the award amounts (for a full-time student). **The actual amounts a student will receive are based on the student's eligible enrolled units.**

The Financial Aid Office no longer mails award letters. You can view your financial aid awards on WebAdvisor through the Portal at <http://mycampus.yccd.edu>.

All awards are contingent upon available funding and your meeting all student eligibility requirements for Federal, State and Institutional financial aid programs.

**Important Note: YCCD reserves the right to modify your awards at anytime. A revised award letter will be posted if an award is modified.**



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Summer Financial Aid

Funds are available for summer terms. Students may receive a Pell Grant for attending summer classes if:

- They did not receive their full Pell Grant Award previously in the academic year (Fall and Spring semesters)., AND
- They continue to make Satisfactory Academic Progress

Students should contact the Financial Aid Office to discuss options.



### Reapply for Financial Aid Every Year!

You must reapply **every** year for Federal and State aid programs by submitting a Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application (CADAA). **For the best financial aid package, submit your FAFSA or CADAA early. Beginning October 2016, students may do early entry of the FAFSA and CADAA for the next academic year: 2017-2018**

For Cal Grant, you must file your FAFSA or CADAA and submit a Grade Point Average Verification form certified by the appropriate high school counselor or college administrator by March 2<sup>nd</sup>. If you miss the March 2<sup>nd</sup> deadline and are planning on attending a California Community College you have a "second chance" deadline of September 2<sup>nd</sup>.



### Keep Your Address & Phone number Current On College/BankMobile Records!

If you have chosen to receive your Financial aid by check, it cannot be forwarded by the Post Office.

If the college needs to contact you, we must have a current phone number.



### Confidentiality of Your Record

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the confidentiality of student records. The Financial Aid Office does not release certain financial aid information over the telephone in order to protect the student's right to privacy. If you need specific information about your financial aid record, disbursement dates, and/or award amounts, please come in person to the Financial Aid Office on your campus with a picture ID.



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Satisfactory Academic Progress (SAP)

**Federal regulations require all students who receive Financial Aid to maintain Satisfactory Academic Progress in their course of study, regardless of whether they have ever applied for or received financial aid.**


- Students must be enrolled in an approved certificate, associate degree, or transfer program and must be taking courses toward completion of that program.
- Students must also choose an educational goal and be making progress toward that goal.

YCCD, through the Financial Aid Office, monitors that progress using **Quantitative, Qualitative and Maximum Time Frame** criteria.

At the end of each term (Fall, Spring, and Summer), all standards are evaluated for every student enrolled in that term, on both a term basis and cumulative basis. The evaluation will assess the student's performance in the individual term as well as cumulative totals. **It is the responsibility of the student to meet all standards for the term, as well as cumulative.**

**A student will be immediately terminated from financial aid if he or she withdraws from all units during the semester or completes all units with an "F" and/or "W" grade and may be required to repay all or part of the funds received.**


**Failure to meet any of the following requirements either by last term attended or cumulative will result in warning status or termination from financial aid.**



### Quantitative

**Complete the units you enroll in.**


A student is required to complete at least 70% of the units attempted each semester **and** cumulative to ensure an acceptable pace of progression toward completion of their selected educational goal within a set time frame. Units taken when a student does not receive financial aid are included. Pace is defined as Completed units divided by Attempted units. See examples below.



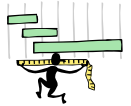
### Qualitative

**Maintain 2.0 GPA**

A student is required to maintain a Grade Point Average (GPA) of at least 2.0 for each term attempted **and** cumulative. The GPA standard is used at all times in the determination of eligibility for financial aid. Grades for units taken when a student does not receive financial aid are included.



### 70 % Pace - Unit Completion Examples



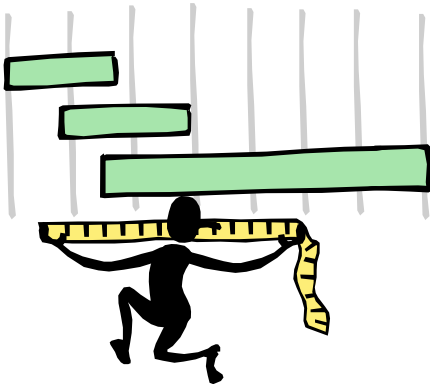
Semester Enrollment	Completion Requirement	Cumulative Enrollment	Completion Requirement
12 units	At least 9 units	18 units	At least 13 units
9 units	At least 7 units	24 units	At least 17 units
6 units	At least 5 units	36 units	At least 26 units
3 units	At least 3 units	60 units	At least 42 units



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Satisfactory Academic Progress (SAP) (continued)



### Calculating SAP Quantitative Pace of Progress-Example

Allen and Marie enroll in the Associate Degree program for Psychology.

#### 1<sup>st</sup> Semester:

Both Allen and Marie enroll in 14 units.

Allen successfully completes 9 of those units and Marie successfully completes all 14 units, both making the minimum GPA of 2.0.

After one semester, Allen's pace is 64% ( $9 \div 14$ ) and Marie's pace is 100% ( $14 \div 14$ ).

To be making Satisfactory Academic Progress for pace they must have a pace of 70%.

Allen is below the required 70% and is placed on Warning status, Marie is above the required 70% and continues in Satisfactory status.

#### 2<sup>nd</sup> Semester:

Allen enrolls in 9 units and Marie again enrolls in 14 units.

Allen successfully completes all 9 units and Marie successfully completes 9 units, both making the minimum GPA of 2.0.

After two semesters, Allen's pace is 78% ( $18 \div 23$ ) cumulative and 100% ( $9 \div 9$ ) for the semester, and Marie's pace is 82% ( $23 \div 28$ ) cumulative and 64% ( $9 \div 14$ ) for the semester.

Now, Allen is making Satisfactory Academic Progress for pace, but Marie is not.

Allen has now fulfilled the qualitative (GPA) and quantitative (70% units completed) requirements, putting him in Satisfactory status.

Marie has fulfilled the qualitative (GPA), but not the quantitative (70% units completed) requirement, putting her now in Warning status.



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017



### Satisfactory Academic Progress (SAP) (continued)

#### 150% Rule

Students are expected to complete their educational objectives within 150% of the published length of his or her chosen educational program.

The Financial Aid Office will issue financial aid to eligible students for the units in which he or she is enrolled until reaching the 45- or 90-unit limit and/or the 150% length of enrollment (prorated to full time or part-time). Once a student reaches that limit, he or she will no longer be eligible for financial aid. Students may still be eligible for the Community College Board of Governor's Fee Waiver if they continue to meet the required academic standards.

It is the student's responsibility to know how many units he or she has completed.

Exceptions to the maximum time frame will be considered through appeal by the Financial Aid Dean, Director, designee, or Financial Aid Advisory Committee.

#### Maximum Timeframe

In general, maximum attempted unit limit for an AA, AS or a Transfer Certification is 90 units (60 X 150%); 45 units for a Certificate of Achievement (30 X 150%). Programs requiring more than 60 units (ex. Nursing) will be a unit limit exception that will be reviewed in case of an appeal.

Remedial, Transfer and ESL units are included in the calculation of maximum timeframe.

Because of the 45 or 90 unit limit and the 150% Rule, it is important that a student decide on an educational goal early, and enroll only in courses required to complete that goal.

Students will be placed in Warning status when their total unit count reaches 30 units for a Certificate of Achievement or 60 units for an AA, AS or a Transfer Certification.

YCCD offers counseling services provided by academic and career counselors and career planning courses to assist students in deciding on the educational goal that is best for them.



#### Exceeding Maximum Time frame

Any student who attempts more units than allowed by maximum time frame without achieving his or her educational goal will be placed on Financial Aid Termination Status and will not be eligible for financial aid, except the student may be eligible for the Community College Board of Governor's Fee Waiver also known as BOG.

If a student is terminated due to exceeding maximum timeframe limits an email will be sent to the student's YCCD email to notify of the SAP status change and advise of appeal information.

#### Transfer Units

Once a student's transcripts from other schools or the military are evaluated and units added to their YCCD record, the accepted transfer units will be included in SAP calculations for attempted and completed units for pace calculations, and included only as attempted units for maximum time frame calculations.

Transfer units will not be included in SAP calculations for GPA.



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Satisfactory Academic Progress (SAP) (continued)

#### Financial Aid Status

**WARNING** - Students who do not make SAP will be placed on Warning Status.

**TERMINATION** - If a student does not correct SAP status in subsequent semester, student will be placed on Termination status.

**APPEAL** - Students can appeal if they did not make SAP due to "extenuating circumstances" and can provide supporting documentation.

**PROBATION** - Appeal approved stating conditions that will be reviewed for compliance at end of semester.

#### Satisfactory Status

Meeting requirements of Satisfactory Academic Progress including pace, GPA, and maximum timeframe.

#### Warning Status

Failure to meet Quantitative or Qualitative standards during the prior semester will place the student on Financial Aid Warning Status.

An email advising the student of the status and explaining what to do to correct this situation will be sent to the student's YCCD email address.

#### Remedial Units

Remedial units include any coursework numbered 100 and above.

**Federal regulations stipulate that students may receive federal aid for up to one academic year's worth of remedial coursework (30 semester units).**

**Students will be placed in Warning status when their total remedial unit count reaches 20 units.**

Students who exceed 30 units will no longer be eligible to receive financial aid for remedial coursework, however; they will be eligible to receive financial aid for non-remedial coursework that is numbered 1 through 99.



#### Terminated Status

Students who do not correct the situation which caused them to be placed on Financial Aid Warning and do not make SAP in a subsequent semester will be placed on Financial Aid Termination Status and will not be eligible for any financial aid.

*Exception:* Student may be eligible for the Community College Board of Governor's Fee Waiver if they meet required academic standards.

An email advising the student of the status and explaining what to do to correct this situation will be sent to the student's YCCD email address.

**See page 23 in Guide for Appeals information.**

#### Probation Status

Student has made a successful appeal for reinstatement of financial aid. Probation status will apply for one semester.

If multiple semesters are required for student to attain Satisfactory status, student may be reinstated by entering into an academic plan which includes an educational plan developed with a counselor and/or conditions established by financial aid for reinstatement that will step student toward attaining Satisfactory status.

Student's record is reviewed at end of each semester to determine if student is following academic plan until student meets the requirements of Satisfactory Academic Progress.

If student does not meet SAP while on Probation status, student will be returned to the status determined by full review of Student's progress.

If review of student's progress determines student is following established academic plan, reinstatement will be considered without need of additional appeal.



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Satisfactory Academic Progress (SAP) (continued)

#### Your Financial Aid SAP Status Will Display on *MyDocuments* in WebAdvisor

##### SATISFACTORY STATUS

**SAP-Satisfactory**..... Satisfactory

##### WARNING STATUSES

**SAP-Nearing Remedial Units**..... Warning - nearing the 30 unit remedial unit limit.

**SAP-Nearing Max Units**..... Warning - nearing the maximum time frame for completion of student's designated primary program.

**SAP-Warning for Pace**..... Warning for Pace - completed units is less than 70% of attempted units for either last semester attended or cumulative record.

**SAP-Warning for GPA** ..... Warning for GPA - GPA for previous semester or cumulative record is less than 2.0 (C average).

##### TERMINATED STATUSES

**SAP-Terminate Remedial Units**.. Terminated - have taken at least 30 remedial units. Not eligible for financial aid on any additional remedial units.

**SAP-Terminate Max Units**..... Terminated - have exceeded the maximum time frame for completion of student's designated primary program.

**SAP-Terminate for Pace**..... Terminated for Pace. Was in Warning status previous semester and now completed units is less than 70% of attempted units for either last semester attended or cumulative record.

**SAP-Terminate for GPA**..... Terminated for GPA. Was in Warning status previous semester and GPA is less than 2.0 (C average) for either last semester attended or cumulative record.

**SAP Perm Term (R2T4)**..... Terminated due to withdrawal and or fail all classes in a semester.

##### STATUSES AFTER APPEAL REVIEW

**Sap-Approved for Probation**..... Student has an approved appeal and if financial aid file is complete, will be included in the next scheduled payment.

**Sap-Review Acad Plan Required** Student has an approved Academic Plan that will require annual review and if financial aid file is complete, will be locked in for the scheduled payment.

**SAP Appeal Pending**..... Student has an appeal pending submission of progress reports.

**SAP Appeal Denied**..... SAP Appeal Reviewed and Denied.

**Sap-Review Acad Plan Required** Student has an approved Academic Plan. Compliance Review has not been completed.

**Academic Plan Denied**..... Academic Plan Compliance Review indicates student not in compliance. Student is not eligible for financial aid.

Contact the Financial Aid Office on your Campus if you have any questions.



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Financial Aid Appeal For Extenuating Circumstances

Students who have not met all SAP requirements and had extenuating circumstances (i.e., illness, death of an immediate family member, medical/emotional disability, enrollment in a program requiring more than 60 units) may submit an appeal to the Financial Aid Office.

**Appeals not meeting the “extenuating circumstances” category will not be accepted.** Furthermore, submission of an appeal does **NOT GUARANTEE** the reinstatement of students’ financial aid. Therefore, students should be prepared to pay for their books, and other school related expenses pending the outcome of their appeal.

**IMPORTANT: To be considered, appeals must be submitted by the following deadlines:**

<b>DEADLINES</b>	Fall 2016	November 6, 2016		
	Spring 2017	April 15, 2017	Summer 2017	June 30, 2017

If you qualify to file an appeal for reinstatement of your financial aid, please follow the instructions below:

1. **Complete a Financial Aid SAP Appeal form.**
2. **Describe the extenuating circumstance** that led to your not meeting the SAP requirements.
3. **Attach required documentation** that supports your request. Appeals submitted without proper documentation will not be accepted and/or DENIED.

**Supporting Documentation:**

- ⇒ **Illness of student or immediate family member**—Attach medical documentation confirming the onset and duration of illness.
- ⇒ **Severe emotional difficulties**—Attach documentation from a qualified counselor documenting the onset and duration of the problems).
- ⇒ **Death in family**—Attach copy of death certificate or obituary.
- ⇒ **Accident or injury to student or immediate family member**—Attach medical and/or other documentation verifying the date and duration of the occurrence.
- ⇒ **Loss or change of employment**—Attach a letter from the employer verifying the circumstances and dates of loss or change in employment.
- ⇒ **Disasters affecting the student’s attendance**—Attach documentation of insurance claims or other third party information verifying the date of the disaster.

**Appeals for reinstatement of Financial Aid must be based on “extenuating circumstances” and documentation must accompany the Appeal.**

4. **Include a current educational plan**—If you do not have an "official" educational plan, you may submit an "unofficial" educational plan with your appeal form. You must schedule an appointment with an academic counselor to complete an "official" educational plan. You must submit the "official" educational plan within 30 days from the date you submitted your appeal to the Financial Aid Office. The educational plan must be signed by an academic counselor.

**Students should allow at least four weeks for the appeal to be reviewed by the financial aid office**

Students will be notified of the appeal review decision by YCCD email

Appeal approval is effective as of the semester the appeal is approved and is not retroactive to prior semesters

For additional information, contact the Financial Aid Office at your campus of attendance





# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Reinstating Financial Aid

Students terminated for Unsatisfactory Academic Progress toward meeting the SAP standards for GPA (qualitative) or pace of progression (quantitative) , may reinstate financial aid and be assigned a Satisfactory SAP status by **meeting all three of the SAP standards** at the next evaluation period (end of semester).

Students terminated because they withdrew from and/or failed or did not complete all classes in a semester must appeal for reinstatement of financial aid.

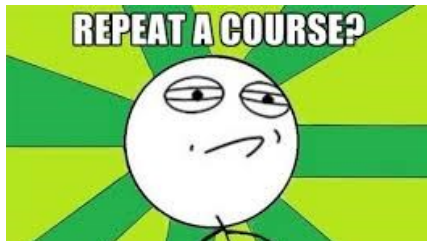
Students terminated because they exceeded the maximum time frame for their program must appeal for reinstatement for financial aid.

**See page 24 of Financial Aid Guide for information on Appeals.**



### Important Information about Grades

Although units receiving a grade of 'D' will be considered completed units for purposes of pace calculation, units required for degree and/or major completion must be completed with a "C" or better to meet Graduation Requirements. A "D" is considered an unsatisfactory grade.



### Repeat Courses

**Eligibility to repeat a class is based on school policy.** Many students will retake a class to better their grade, to meet pre-requisite or graduation requirements or brush up on course content.

**Eligibility to receive Financial Aid for a repeated class is based on Federal regulations.** As long as a student makes Satisfactory Academic Progress (SAP) and is otherwise eligible for Financial Aid:

- ◆ Students will be eligible for one repeat of a class previously passed (grade of D or better).
- ◆ Students will be eligible for retakes of a class they failed in the first attempt until the class is passed, **but school policy may limit the number of times a student will be allowed to retake the class.**
- ◆ Repeated coursework will be included in total units a student may be eligible to receive Financial Aid.
- ◆ Only required educational goal coursework and electives.



### Withdrawals/ Incompletes

At the end of the Fall, Spring, and Summer terms, each student's record will be reviewed to determine if academic requirements have been met. Units are not considered complete if any of the following grades or notations were received:

W = Withdrawal  
F = Failing Grade  
NP = No Credit

IP = In Progress  
I = Incomplete  
RD = Report Delayed



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Financial Aid Payment Information

#### Receiving your Financial Aid:

Through a partnership with BankMobile, YCCD is able to offer students a choice in how they wish to receive their financial aid disbursement from the College.



LOOK FOR THE BRIGHT GREEN ENVELOPE!



#### Once you enroll in classes...

- ◇ Once you enroll in classes in the Yuba Community College District, BankMobile will be notified to send you a Refund Selection Kit that will enable you to choose how you wish to receive your Financial Aid.
- ◇ When you receive your kit go to [www.refundselection.com](http://www.refundselection.com) to authenticate your Personal Code and make your selection. Your choices will be:
  1. Set up an account with BankMobile (funds will be available the same business day disbursed).
  2. Direct deposit to an existing account at your bank of choice (funds will be available in 2 to 3 business days).
  3. Paper check mailed to student (should receive in 7-10 days)
  4. IF YOU DO NOT MAKE A SELECTION a check will be mailed in 21 days.



**Check your campus website, Financial Aid page, for Payment Schedules.**

#### For additional information:

Want to learn more about student refunds? Check out [BankMobile's Refund Selection Page](#)

To view our institution's contract with BankMobile, a Division of Customer Bank, click [here](#).

**If you have not received a Refund Selection Kit in the mail, or have questions about whether or not you are eligible for a disbursement, contact your campus Financial Aid Office.**

Payment disbursement schedules can be found on your campus Financial Aid page.

Questions about your account balances or access to your account with BankMobile contact:

**Customer Service Phone:**  
1-866-309-7454

**Lost/Stolen Card:**  
1-877-327-9515, 8am-11pm EST, 1-800-554-8969 after hours



### Financial Aid Payment Information (continued)

- The **Pell Grant** is disbursed in two payments per semester. You will receive 50% of your semester eligibility (*amount is based on unit enrollment*) during the first disbursement and the remaining balance during the second disbursement. If you drop or add classes the second disbursement payment will be adjusted. Summer awards are disbursed in one payment. Initial payment if your financial aid file is complete, is generally the Friday of the first week of classes for the semester.
- The **Cal Grant** is disbursed in one payment per semester. You will receive 100% of your semester eligibility (*amount is based on unit enrollment*).
- **Full Time Student Success Grant:** 100% of semester eligibility disbursed in one payment per semester.
- **EOP&S and CARE:** Payment dates vary.
- **FSEOG** payment varies, check with the Financial Aid Office for disbursement information.
- **Federal Work Study:** Paid on the 10th day of the month for hours worked the previous month, not to exceed grant award amount.
- **Scholarships** are processed and paid to the student as they are received in the Financial Aid Office.
- **BOG Fee Waiver:** The BOG Fee Waiver award is not disbursed to students. This award goes directly to pay tuition and fees for the student.

#### Note:

If you are scheduled to receive your first disbursement on the same date as the second disbursement, you will receive 100% of your semester eligibility (based on your unit enrollment) in one disbursement.



**Payment Date Schedules can be found on the Financial Aid Page of your Campus Website.**



# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

### Other Resources

Cash Course - Financial Literacy <a href="http://www.cashcourse.org">www.cashcourse.org</a> Making informed Financial choices	California Student Aid Commission <a href="http://www.csac.ca.gov">www.csac.ca.gov</a> Cal Grants and other state aid
California Chafee Grants <a href="http://www.chafee.csac.ca.gov">www.chafee.csac.ca.gov</a> Opportunity for foster youth	US Government financial education <a href="http://www.MyMoney.gov">www.MyMoney.gov</a> Basics of financial education
California Community Colleges <a href="http://www.icanaffordcollege.com">www.icanaffordcollege.com</a> icanaffordcollege information	Mapping Your Future <a href="http://www.mappingyourfuture.org">www.mappingyourfuture.org</a> Career, College, Financial Aid, and money management information
Veteran Education Benefits <a href="http://www.gibill.va.gov">www.gibill.va.gov</a>	NSLDS <a href="http://www.nsls.ed.gov">www.nsls.ed.gov</a> Federal student loan management

### Important Reminders:

- ✓ You should activate your YCCD Student Email account and check it frequently. Financial Aid will communicate with students through their assigned YCCD student email account.
- ✓ Check your mail, the Campus Portal, and WebAdvisor frequently. Submit any requested documentation to the Financial Aid Office promptly to assure timely processing of your financial aid application.
- ✓ When you accept financial aid, you enter into a contract with the college. You are responsible for understanding your responsibilities.
- ✓ A payment will not be processed unless you are registered in classes at least 10 days prior to the next scheduled payment date.
- ✓ Students will not be paid for late starting classes until those classes actually begin, even if you are enrolled in them before they begin. Late starting classes will be paid with the second disbursement.

✓ Classes that begin after a certain date are not accepted for financial aid. Students will not get paid financial aid for these classes. Refer to the Financial Aid Payment Schedules on the website for published dates.

✓ Financial Aid payments, if mailed, are sent directly to the student from BankMobile. Please allow sufficient time for the U.S. Postal Service to deliver. If after ten working days you have not received your financial aid check, contact the Financial Aid Office.

✓ It is your responsibility to keep your telephone number and mailing address current with the Admissions and Records Office. Notify them immediately if you change your mailing address or telephone number.

✓ You must use financial aid for education related expenses only. If you fail to comply, your aid may be canceled and you may have to repay funds you have already received.





# Yuba Community College District

## FINANCIAL AID GUIDE 2016-2017

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