YCCD

YUBA COMMUNITY COLLEGE DISTRICT

Yuba Community College District

FINANCIAL AID GUIDE 2019-2020

Yuba College

Woodland Community College

Sutter County Center

Colusa County Center

Beale AFB Outreach

Lake County Campus

Yuba Community College District
FINANCIAL AID GUIDE 2019-2020

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/ and choose your campus, then choose Financial Aid or visit the Financial Aid Office at your campus of attendance.

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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 the California College Promise Grant fee waiver (CCPG) 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 CCPG is 1-2 weeks and additional grants 4-6 weeks)

   ◊ Or Submit an online CCPG application separately, see page 11 for eligibility. (processing time is 1-3 days)

   Please Note: The CCPG waives ONLY CA resident or active military and their dependents enrollment fees. Other related fees, such as books, lab or materials fees, and the $10 student health fee 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 CCPG 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 CCPG Fee Waiver does NOT waive the $25 payment plan fee.

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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 the class.

I am enrolled in an eligible program of study and attend classes towards that program 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 program guidelines.

I understand that if I receive <u>NO passing grades</u> 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. <u>I certify that I am in full compliance</u>

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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 ,choose your campus, Financial Aid, and "Eligibility Requirements".

FAFSA
FREE APPLICATION FOR 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.gov or on the mystudentaid mobile app found in your apple app store or google play. It's free and can be accessed from home, school or your cellular device. 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 at fsaid.ed.gov. 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 their electronic signature.

The FAFSA will require information from the student's (and student's parents or spouse if applicable) federal income tax returns. 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 October 1 each year. The Department of Education must receive your application no later than June 30, 2019. The school must have your correct and complete information by your last day of enrollment in the 2019-2020 school year.
The 2019-2020 FAFSA entry begins October 1, 2019.

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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

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. 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.
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 2017 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 October 1 each year. The California State Aid Commission must receive your application no later than June 30, 2020. The school must have your correct and complete information by your last day of enrollment in the 2019-2020 school year.

March 2, 2019 is the 2019-2020 filing deadline for the Cal Grant program. CADA applications filed after this date may be able to receive assistance in other programs.

The 2019-2020 CADAA can be filed beginning October 1, 2019.

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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.

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, or for CADAA go to the website www.caldreamact.org. You will need your Username/Password to submit corrections.

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. **See pg. 12 for Cost of Attendance Figures.**

The U.S. Department of Education for FAFSA or CSAC for CADAA 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.

Cost of Attendance (Budget)
- Expected Family Contribution (EFC)
= Financial Need

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Award Descriptions and Requirements

State Awards

California College Promise Grant (CCPG): Waives enrollment fees (tuition and semester student fee) for California residents who meet the eligibility requirements. See pg.11 for eligibility.

Yuba College Promise: The Yuba College Promise program will pay tuition **up to** 15 units per primary term (fall and spring) and for up to two consecutive academic years .

- Complete a FAFSA or Dream Act Application
- Carry and complete a minimum of 12 units each semester and maintain a cumulative 2.0 GPA.

Cal Grant: The California Student Aid Commission (CSAC) administers the Cal Grant program. To apply for a Cal Grant, you must:

- File your FAFSA or CADAA by March 2.
- Submit a Grade Point Average Verification form certified by the appropriate high school counselor or college administrator by March 2.
- If attending a CA Community College you have a "second chance" deadline of September 2.

NOTE for YCCD students: If you have completed at least 16 degree-applicable* units at YCCD your GPA verification will be electronically sent to CSAC.
  *Degree applicable: Units with course numbers of 99 or less. (Example: LEARN 102 - not counted, MATH 52 - counted).

NOTE: Cal B & Cal C recipients may elect to receive the full disbursement of their "Access" or "Book and Supply" awards to be applied to any outstanding balances on the students account. By choosing this option, Cal B & Cal C recipients are responsible to resolve any account balance with their institution.

Student Success Completion Grant:

These funds are awarded to all full-time students receiving Cal Grant B or C. Full time is 12 or more units. The SSCG grant amount will vary for student's who enroll in 12-14.99 units and for the students who enroll in 15+ units. Must be maintaining federal SAP.

- Payment for 12 to 14.99 units – Annual Amount :$1,298
- Payment for 15+units—Annual Amount :$4,000

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 CCPG eligible, low-income, educationally disadvantaged students.

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.

Federal Awards

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. **Lifetime Maximum is the equivalent of 6 years of school at full-time enrollment.** See pages 12-13 for additional information on lifetime eligibility.

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.

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 FAFSA. Students must maintain Satisfactory Academic Progress and must be Pell Grant eligible.

Award Descriptions and Requirements

Student Loan Steps

Step 1: COMPLETE A FAFSA

fafsa.gov

- Complete Financial Aid Package
- Resolve any Overpayment or Default Statuses
- Active Bank Mobile Preference
- Minimum 6 unit enrollment
- Meet SAP requirements

SATISFACTORY

Step 2: Make an appointment with Financial Aid

- Preliminary Eligibility will be determined

Click Here to Schedule APPOINTMENT ONLINE

Step 3: Complete an in Person
Loan Entrance Counseling Session

*FSA ID required in order to attend
https://fsaid.ed.gov/

Step 4: Submit a Complete Student Loan Request Packet

- Incomplete packets will not be accepted
- Processing time can be up to 6 weeks
- Notification of approval/denial will be sent
to your Yuba College Email

Award Descriptions and Requirements

YCCD Scholarships

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.

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 MARCH !

Scholarship Resources

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www.fastweb.com
www.scholarshare.com
www.scholarships.com
www.csac.ca.gov/mcs.asp
  (Middle Class Scholarship)
www.uncf.org (African American Scholarships)
www.apiasf.org (Asian American Scholarships)
www.hsf.net (Latino Scholarships)
www.maldef.org (Latino Scholarships)

www.bie.edu/ParentsStudents/Grants/index.htm
  (Native American Scholarships)
www.collegefund.org (Native American Scholarships)
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.

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Award Descriptions and Requirements

California College Promise Grant (CCPG):

Students can apply for the CCPG Fee Waiver by completing a Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov , completing the CA Dream Act application (CADAA) at www.caldreamact.org or completing the CCPG Fee Waiver online application here for Yuba College and here for Woodland Community College. **If approved, the CCPG fee waiver does not provide funds to the student but is applied to tuition.**

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 2017.

Family Members	Amount	Family Members	Amount
1	$18,210	5	$44,130
2	$24,690	6	$50,610
3	$31,170	7	$57,090
4	$37,650	8	$63,570

Each additional family member, add $6,480
- **DEPENDENT** Student: Based on parent(s) total 2017 income.
- **INDEPENDENT** Student: Based on student and spouse's (if married) total 2017 taxed and untaxed income.

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

- Your 2019-2020 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: 14,579 ▪ Military - Living with Parents: 13,222
▪ Living Off Campus: 23,453 ▪ Military - Living Off Campus: 13,148

New California Law requires students to make satisfactory academic progress or risk loss of California College Promise Grant (CCPG):

Loss of CCPG Fee Waiver Effective Fall 2016

↓

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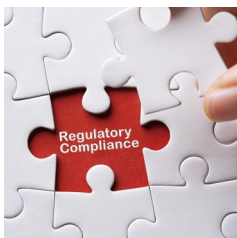
↓ ↓

| 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 is available from the Admissions and Records Office for students who have extenuating circumstances.

Pell Grant Lifetime Eligibility

The amount of Federal Pell Grant funds a student may receive over their lifetime is limited by 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 U.S. Department of Education 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.nslds.ed.gov using your FSA ID . The LEU will be found on the Financial Aid Review page.

Pell Grant Lifetime Eligibility

Award Year 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	$5,2020	$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%**
Total Lifetime Eligibility Used — LEU *Note:* 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.		**350%**	**300%**	**400%**

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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 <u>full-time student</u>. 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 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. <u>Late starting classes will be paid with the second disbursement.</u>

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.

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

<u>NOTE:</u> 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).

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Required Units for Financial Aid

Award	Must Be Enrolled In
California College Promise Grant (CCPG)	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 student's EFC.
FSEOG, Federal Work-Study, Cal Grant B or C	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.
Burton Book Fund	Assist former and current foster youth by offsetting the cost of text books.
SSCG	Recipient enrolled in at least 12 to 15+ units and are+ a recipient of Cal Grants B or Cal Grant C

Adding Classes
Effects
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, including any waitlisted classes, the Financial Aid Office will automatically adjust your award. Added classes will be paid with the second disbursement.

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

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 U.S. 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.

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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.

YCCD Student Email

Step 1: Web site: **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: Click https://login.yccd.edu @Go Click Here

Step 5: Login into the single-sign on portal using your WebAdvisor credentials

Step 6: Enter Student Email Address (see below) and password used for WebAdvisor.

Student Email Address
Example:
Stdt Last Name: **Apple** *Stdt ID:* **0112233**
Stdt 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.
Step 3: Click on Office 365- @go.yccd.edu Stdt email address
Step 4: See Step 6 above to login.

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 amount a student will receive will be 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.

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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).,

- They continue to make Satisfactory Academic Progress. AND

- Full–Time Summer Financial Aid is at least 12 units .

If student is enrolled full-time, the annual award is the Scheduled Award, based on the full-time payment schedule. If the student is attending part-time, you must use the 3/4 time, 1/2 time or less than half –time disbursement schedules, depending on the number of units in which the student enrolls. A student who is enrolled less-than-half time , half-time enrollment will also affect the cost components used in the students Budget. (Refer to Chapter 3/ Volume3 of the Federal Student Aid Handbook).

The Institution may define full-time as 4 units during summer; however, the financial aid office uses 12 units as full-time for ALL terms, including the summer term.

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

If the college needs to contact you, we must have a current phone number and valid address for financial aid payments.

YEAR-ROUND PELL

SPRING

FALL   SUMMER
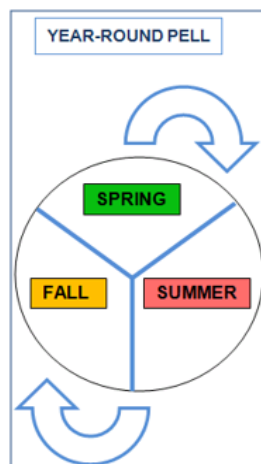
Year Round Pell Grant

For students who are eligible for the additional Pell Grant funds, your institution will pay up to 150 percent of the students Pell Grant Scheduled Award for the award year.

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 2017, students may do early entry of the FAFSA and CADAA for the next academic year: 2019-2020

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 2nd. If you miss the March 2nd deadline and are planning on attending a California Community College you have a "second chance" deadline of September 2nd.

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.

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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 the student 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 66.66% 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.

66.66% Pace - Unit Completion Examples

Semester Enrollment	Completion Requirement	Cumulative Enrollment	Completion Requirement
12 units	At least 8 units	18 units	At least 12 units
9 units	At least 6 units	24 units	At least 16 units
6 units	At least 4 units	36 units	At least 24 units
3 units	At least 2 units	60 units	At least 40 units

Satisfactory Academic Progress (SAP) (continued)
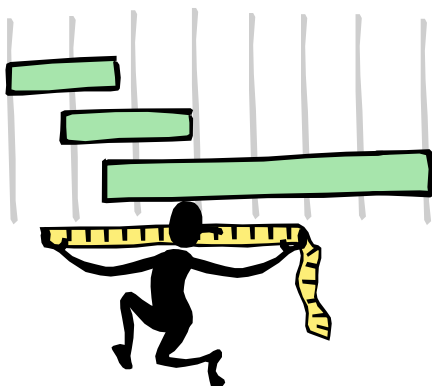
Calculating SAP Quantitative Pace of Progress-Example

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

1st 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 ÷ 14) and Marie's pace is 100% (14 ÷ 14).
To be making Satisfactory Academic Progress for pace they must have a pace of 66.66%.
Allen is below the required 66.66% and is placed on Warning status, Marie is above the required 66.66% and continues in Satisfactory status.

2nd 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 ÷ 23) cumulative and 100% (9 ÷ 9) for the semester, and Marie's pace is 82% (23 ÷ 28) cumulative and 64% (9 ÷ 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 (66.66% units completed) requirements, putting him in Satisfactory status.

Marie has fulfilled the qualitative (GPA), but not the quantitative (66.66% units completed) requirement, putting Marie now in Warning status.

Satisfactory Academic Progress (SAP) (continued)

150% Rule

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

The Financial Aid Office will issue financial aid to eligible students for the units in which the student 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, the student 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 that they 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 their 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 California College Promise Grant Fee Waiver also known as CCPG.

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.

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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 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.

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 <u>may</u> 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.

What's Your Status?

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.

Probation Status

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

If multiple semesters are required for a student to attain Satisfactory status, a 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 a student toward attaining Satisfactory status.

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

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

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

Satisfactory Academic Progress (SAP) (continued)

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

Satisfactory

Warning

Terminated

SATISFACTORY STATUS

SAP-Satisfactory…………. Satisfactory

WARNING STATUSES

SAP– Warning 20 ………… Warning - nearing the 30 unit remedial unit limit.

SAP-Warning 60…………… Warning - nearing the maximum time frame for completion of student's designated primary program.

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

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

TERMINATED STATUSES

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

SAP-Terminate 90……….. Terminated Max Units- have exceeded the maximum time frame for completion of student's designated primary program.

SAP-Terminate 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 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)…. Permanent Termination due to withdrawals, fails and/or stops attending 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-TAD…………….. SAP Appeal Reviewed and Denied.

Academic Plan Denied-APD……….. 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.

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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:**

DEADLINES			
Fall 2019	**November 15, 2019**		
Spring 2020	**April 10, 2020**	**Summer 2020**	**June 26, 2020**

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 issue.
   ⇒ **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.
5. Check With Your Institution — You may be required to complete a mandatory SAP workshop or complete the online SAP appeal counseling session prior to submission of your appeal.

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

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.
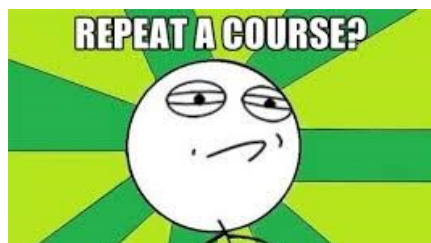
Repeat Courses

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	IP = In Progress
F = Failing Grade	I = Incomplete
NP = No Credit	RD = Report Delayed

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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 in 7 days which will enable you to choose how you wish to receive your Financial Aid.**

◊ **When you receive your kit go [BankMobile's refund selection](#) page 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. 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 in your student email, you may go the

REFUNDSELECTION.COM and select "need a code" or if you have questions about whether or not you are eligible for a disbursement, contact your campus Financial Aid Office.

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:	Lost/Stolen Card:
1-866-309-7454	Automated 1-877-327-9515, 8am-11pm EST 1-800-554-8969 after hours

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Financial Aid Payment Information (continued)

- **Pell Grant:** 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.

- **Cal Grant:** disbursed in one payment per semester. You will receive 100% of your semester eligibility *(amount is based on unit enrollment).*

- **Burton Book Fund:** Assist former and current foster youth by offsetting the cost of text books.

- **EOP&S and CARE:** payment dates vary.

- **FSEOG:** payment date 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:** processed and paid to the student as received by the Financial Aid Office.

- **CCPG Fee Waiver:** not disbursed to students. This award is applied directly to the student's account, and will pay tuition and fees only.

- **Student Success Completion Grant:** payment dates vary, check with the Financial Aid Office for disbursement information.

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

> **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.

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Other Resources

Cash Course - Financial Literacy www.cashcourse.org Making informed Financial choices	California Student Aid Commission www.csac.ca.gov Cal Grants and other state aid
California Chafee Grants www.chafee.csac.ca.gov Opportunity for foster youth	US Government financial education www.MyMoney.gov Basics of financial education
California Community Colleges www.icanaffordcollege.com icanaffordcollege information	Mapping Your Future www.mappingyourfuture.org Career, College, Financial Aid, and money management information
Veteran Education Benefits www.gibill.va.gov	NSLDS www.nslds.ed.gov 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 have an obligation to understand 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.

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