Cerritos Community College District Procedure

Student Services

AP 5130 FINANCIAL AID

References:

Education Code, Sections 66021.6, 66025.9 and 76300;
Title 5, Sections 55031, 58600 et seq.
20 U.S. Code, Sections 1070 et seq.;
34 CFR, Section 668 (U.S. Department of Education regulations on the Integrity of
Federal Student Financial Aid Programs under Title IV of the Higher Education Act
of 1965, as amended);
ACCJC Accreditation Standard III.D.15

Cerritos College offers a full array of financial aid programs in the form of grants,
employment, loans, and scholarships. These funds are intended to assist students with
the cost of education, which include: fees, books, supplies, food, housing, transportation,
and personal expenses.

The Financial Aid Office provides students and the community a better understanding of
financial aid programs and services available that can help students with fees, books,
supplies, transportation, housing, and other related educational expenses.

Basic Student Eligibility Requirements for Federal Student Aid

- Be enrolled as a regular student in an eligible program which includes certificate,
  associate in arts degree, or transfer programs
- Cannot also be enrolled in elementary or secondary school
- Have a high school diploma or equivalent, or have been home-schooled at the
  secondary level
- Make satisfactory academic progress
- Meet enrollment status requirements
- Have resolved any drug conviction issue
- Be a citizen or eligible noncitizen
- Have resolved any default on a FSA loan or overpayment
- Have a valid social security number
- Males ages 18-25 must register with the Selective Service System or meet
  exemption requirements
- Resolve any conflicting information

There are also program-specific eligibility requirements that may be required.

Application Process

Step 1 – Apply
• Submit a Free Application for Federal Aid (FAFSA) at www.fafsa.gov
• Cerritos College Federal School Code is 001161

Step 2 – Submit Forms
• Read Missing Information Letter or view To Do List, which lists required documents to complete student file
• Download required forms from www.cerritos.edu/finaid
• Submit the required forms to the Financial Aid Office in person, by mail, fax, or drop-box

Step 3 – Review Award Letter
• Review award letter or view awards on MyCerritos at http://my.cerritos.edu/
• Meet Satisfactory Academic Progress (SAP) standards to receive awards

Step 4 – Receive Financial Aid
• Receive and activate Cerritos Falcon Card at www.cerritosfalconcard.com
• The Financial Aid Office will disburse grants, scholarships, and/or loans
• View account activity online at MyCerritos for refund status

Important Dates
• January – FAFSA becomes available for upcoming award year. Submit financial aid application online at www.fafsa.gov.
• March 2 – Cal Grant application deadline. Submit both FAFSA and GPA Verification forms.
• March through April – Respond to Missing Information Letter (MIL) or view To Do’s on MyCerritos. Submit all required documentation to the Financial Aid Office.
• July – Financial Aid Office begins mailing Award Notification Letters to students.

Federal Programs
• Federal Pell Grants are awarded to eligible undergraduate students. The amount of money awarded is based upon a student’s Expected Family Contribution (EFC), the number of units enrolled, and the cost of attendance.

• Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to eligible undergraduate students with exceptional financial need. It is awarded on a “first-come, first-served” basis and is dependent upon funds available. Students must have a zero EFC and be enrolled in at least six units to receive funds.

• Federal Work-Study (FWS) is a program with limited funding which provides employment to help pay for part of a student’s educational costs. This program is based on financial need and, if awarded, is part of a student’s award package. Students on FWS may work approximately 15 hours per week on or off campus. Students must submit a separate FWS application in addition to the FAFSA to apply for FWS.
• **William D. Ford Federal Direct Subsidized and Unsubsidized Loans** must be repaid. Students must complete a FAFSA first. Once a student receives a financial aid award letter, the student may apply for a student loan at [www.cerritos.edu/finaid/loans.htm](http://www.cerritos.edu/finaid/loans.htm). The amount of loans range from $3,500 to $10,500 per academic year. Loan amounts will be determined at the time the Financial Aid Office certifies a loan application.

Both entrance and exit counseling are requirements of the William D. Ford Federal Direct Loan Program. Students must maintain at least half-time enrollment status to receive a loan. Once a student receives loan funds, the student must maintain reasonable progress toward a certificate, associate degree, or transfer program.

In reviewing a request for any loan, the Financial Aid Office may use “professional judgment” to deny a student a loan on a case-by-case basis. If denied a loan, a student will receive a letter from the Financial Aid Office indicating the reason(s) for the loan denial.

**State Programs**

• **Board of Governors Fee Waiver (BOGFW)** is a program that provides assistance to cover community college enrollment fees. To be eligible, a student must be a California resident and must qualify under one of the following conditions:
  1. Student or parent must currently be receiving Temporary Assistance for Needy Families (TANF), CalWORKs, Supplemental Security Income (SSI), State Supplemental Program (SSP), or General Assistance (GA). Documentation is required.
  2. Student must meet income standards based on family size. Documentation may be required.
  3. Student must have applied for FAFSA and demonstrate financial need.

• **The Cal Grant Program** is a state-funded educational opportunity program to assist students in paying for a college education. There are entitlement awards as well as competitive awards. Application deadlines are in early March and September for community college students.

All basic Cal Grant eligibility requirements are as follows:

1. be a California resident;
2. be a U.S. citizen or eligible non-citizen;
3. meet U.S. Selective Service requirements;
4. attend a qualifying California postsecondary institution;
5. be enrolled at least half-time;
6. maintain satisfactory academic progress as defined at the school of attendance;
7. have family income and assets below the established ceilings;
8. not be in default on any student loan;
9. not owe any federal or state grant refund; and
10. not have a bachelor’s or professional degree before receiving a Cal Grant (except for extended Cal Grant A or B awards for a teaching credential program).

- **Cal Grant B Entitlement Awards** are for every graduating high school senior who has at least a 2.0 GPA, meets all the Cal Grant requirements, and applies by March 2 within one year of graduating or receiving their GED. This Entitlement Award provides up to $1,551 for books and living expenses for the first year. Beginning with the second year of Cal Grant B benefits, this award also helps pay for tuition and fees at public or private four-year colleges or other qualifying institutions.

- **Cal Grant B Competitive Awards** are for students who are not eligible for the Entitlement Awards. Awards are for students who have at least a 2.0 GPA, meet all the Cal Grant requirements, and apply by either the March 2 or September 2 deadline. The award provides up to $1,551 for books and living expenses for the first year. Beginning with the second year of Cal Grant B benefits, this award also helps pay for tuition and fees at public or private four-year colleges or other qualifying institutions.

- **Cal Grant C Awards** are available to assist students with tuition, fees, and training costs for occupational or vocational programs. The $576 Cal Grant C award provides for books, tools, and equipment. To qualify for Cal Grant C awards, students must meet basic eligibility requirements and be enrolled in a vocational program that is at least four months in length. For more information, visit the California Student Aid Commission website at [www.csac.ca.gov](http://www.csac.ca.gov).

- **Extended Opportunity Program and Services (EOPS)** is a state-funded program to provide educationally and economically disadvantaged students assistance, including grants, EOPS nomination waivers, admission waivers to UCs and CSUs, and transfer assistance. Moreover, the EOPS Program provides a number of retention programs such as Supplemental Instruction (SI), learning communities in the Achievement in Mathematics (AIM) program, and Summer Bridge program. All three programs involve social and academic integration activities for students outside of the classroom. Courses in these programs are taught by a faculty member and faculty counselor.

  Admission into the EOPS Program requires that a student meet either BOGG A or B standards, complete a FAFSA, enroll in 12 units, meet with an EOPS counselor three times during each semester, and have earned less than 70 degree applicable units from all colleges/universities attended.

- **CARE Grants** are available to students who are current recipients of TANF, in CalWORKs, single, head of household, have at least one child under the age of 14, enrolled in 12 units or more, and have been admitted into the EOPS Program. Students wishing to enter the program must attend a Mini-Conference/Orientation and workshops and may be eligible for a grant and/or service.
Scholarships
Scholarships do not have to be repaid. The Financial Aid Office is the steward of a number of scholarships that may or may not require financial need. Applications are available in the Financial Aid Office. For information on scholarships, visit www.cerritos.edu/finaid/scholarship.htm.

Concurrent Enrollment
Students are only eligible to receive financial aid at one college and/or university each enrollment period, with the exception of scholarships and the Board of Governors Fee Waiver. Students attending more than one college and/or university at the same time should check with each institution regarding its rules about scholarship eligibility. If a student receives financial aid from more than one college or university during the same enrollment period, they may be ineligible to receive funds and may be required to pay back the money to at least one of the institutions, and may be assigned to the Department of Education for collections.

Disbursements
Financial Aid disbursements are calculated based on a student’s Expected Family Contribution (EFC), financial aid need, the availability of funds, and the number of units in which the student is enrolled each semester.

For students enrolled in courses which are less than 18 weeks in length during the fall or spring semester(s), units will be counted toward the total units for the entire semester. Financial Aid disbursements will first be applied to cover any mandatory charges on the student’s account and the remaining balance will be refunded to the student via electronic disbursement.

Students enrolled in distance education programs (online courses) may experience a delay in their Title IV financial aid disbursement until the student has participated in the distance education program for a longer and more substantiated period of time (i.e., until an exam has been given, completed and graded, or a paper has been submitted).

Students who are on Warning, Probation, or Termination status may experience a financial aid disbursement delay in their next semester until all grades are posted and SAP is evaluated.

Waitlist courses are not and will not be considered as officially enrolled units. There is a limit on repeated coursework for purposes of determining the enrollment status. If a student passes a course, one repetition may be included in his/her enrollment status. However, any subsequent repetition may not be included in the enrollment status.

Disbursements are refunded electronically on the Cerritos Falcon Card. Students must activate their card and select a refund preference at www.cerritosfalconcard.com. The refund preferences are as follows:

1. Easy Refund, in which the disbursement will be made directly to the Cerritos Falcon Card; or
2. ACH, in which a direct deposit is made to the student’s existing bank account. The ACH option takes 2-3 additional business days.

Students may be required to provide proof of their identity to Higher One banks. Higher One may request a copy of any government issued photo identification. Students need to keep their card as long as they are a student at Cerritos College.

**Pell Grant Adjustments**

The Financial Aid Office will check student enrollment status on the census date for each semester. A Pell Grant adjustment may be made based on a student’s enrollment status at that time. If a student’s enrollment status (full-time, three-quarter time, half-time, less than half-time) has increased, it may result in an increase to the Pell Grant award. If a student is due an additional Pell Grant, the grant will be disbursed to his/her account. If a student’s enrollment status has decreased, the student may owe a repayment of Pell Grant funds. Classes added after the census date will not be funded, including late start classes. Students can view the census date for each term on the Financial Aid Office’s disbursement schedule page at www.cerritos.edu/finaid.

**Withdrawals, Incompletes, Repeated Courses, and Transfer Credit**

Incompletes, no pass courses, courses noted as excluded, repeated courses, and withdrawals are counted as attempted units in calculating the pace of progress. Courses noted as excluded on the transcripts are not counted for purposes of the cumulative GPA. Grades removed through academic renewal are still counted for pace of progress and GPA requirements. Transfer credits are counted as attempted units and completed units toward the 150% maximum time frame.

**Return of Title IV Funds**

Students who withdraw from all courses (drop to 0 units) before completion of 60% (approximately the 11th week) of any semester, or fail to receive at least one passing grade in the semester, will be required to repay all or some of the following:

- Federal financial aid including Pell Grant, Supplemental Education Opportunity Grant (SEOG), and/or Loans.
- All registration fees (per unit fee, student identification fee, student health fee, lab fees) for each of the classes the student was enrolled in, even if those fees were covered by the Board of Governors Fee Waiver.

Students who fail to attend the first class meeting, or are reported as a “no show” by the instructor(s), will be required to repay all financial aid received. Students will also be responsible for repaying the entire amount of the registration fees (per unit fee, student identification fee, student health fee, lab fees) for all of the units in which the student was enrolled, even if those fees were covered by the Board of Governors Fee Waiver program. Students’ academic records will be placed on “hold” status until repayment is made. In the event students are required to repay financial aid funds, the Financial Aid Office will notify the student in writing of the amount they owe. Failure to pay will result in being referred to collections.
Satisfactory Academic Progress (SAP) Standards

To be eligible for financial aid, students must make satisfactory academic progress toward their educational goals. The Financial Aid Office monitors progress using both qualitative and quantitative standards at the end of each semester. It is the student’s responsibility to make sure that they meet these standards. Below is an explanation of each standard:

- **Grade Point Average (GPA) Requirement (Qualitative)**
  Students are required to maintain at least a 2.0 cumulative GPA. The GPA standard is used at all times in the determination of financial aid eligibility, even if students do not receive financial aid.

- **Unit Completion Requirement – Pace of Progress (Quantitative)**
  Students are required to complete 70% of the units in which they have attempted. The cumulative units completed will be divided by the cumulative units attempted to calculate the pace of progress. All units are considered in this calculation. Units for which a grade of W, I, NP, NC, and/or F was received are considered as units attempted, but not completed.

- **Warning**
  Students will be placed on warning status after a semester if they have not met the unit completion requirement and/or the 2.0 GPA requirement. If placed on financial aid warning status, students may remain eligible for financial aid. Students will receive a letter notifying them of their status and how to avoid termination.

- **Termination**
  Students will be placed on termination status after remaining on warning status for a semester and if they still have not met the unit completion requirement and/or the 2.0 GPA requirement. If placed on termination status, students will no longer be eligible to receive financial aid, with the exception of the Board of Governors Fee Waiver.

- **Maximum Time Frame Requirement (Quantitative)**
  Students must complete their educational program within a maximum time frame of 150% of the published program’s required units. For example, associate in arts degree and transfer programs generally require 60 units. Therefore, 150% of the required units for those programs would be 90 units.

Students will be required to meet with a counselor and create an educational plan based on their educational program once the student attempts the following:

- 60 units (excluding remedial and ESL units) for associate in arts degree or transfer programs
- 30 units (excluding remedial and ESL units) for a certificate program

Students must submit their educational plan to the Financial Aid Office for review. The Financial Aid Office will notify students regarding their eligibility for financial aid.
If at any point in time it is determined that the student cannot complete his/her educational program within the 150% time frame, the student will be immediately disqualified from financial aid (with the exception of the Board of Governors Fee Waiver). It is the student’s responsibility to read and understand the Financial Aid Satisfactory Academic Progress (SAP) Standards.

The Financial Aid Office’s Policies and Procedures Manual contains the most recent information regarding financial aid. This document is reviewed and updated periodically. The Financial Aid website at www.cerritos.edu/finaid/ also includes additional information describing financial aid procedures and the Financial Aid Office includes key financial aid information in the current Cerritos College Catalog and Class Schedule.

**Misrepresentation**

Misrepresentation is defined as any false, erroneous or misleading statement that the District, a representative of the District, or a service provider with which the District has contracted to provide educational programs, marketing, advertising, recruiting or admissions services, makes directly or indirectly to a student, prospective student, a member of the public, an accrediting agency, a state agency, or the United States Department of Education.

A misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. If a person to whom the misrepresentation was made could reasonably be expected to rely, or has reasonably relied, on the misrepresentation, the misrepresentation would be substantial.

This policy does not apply to statements by students through social media outlets or by vendors that are not providing covered services, as reflected herein.

These procedures may change from time to time and may be superseded by current state and federal laws and regulations.

**Loss of Eligibility for BOG Fee Waiver**

A student shall become ineligible for a Board of Governors (BOG) Fee Waiver if the student is placed on academic or progress probation, or any combination thereof, for two consecutive primary terms. Loss of eligibility shall become effective at the first registration opportunity after such determination is made.

The District shall notify students of their placement on academic or progress probation no later than thirty days following the end of the term that resulted in the student’s placement on probation. The notification must clearly state that two consecutive primary terms of probation will lead to a loss of the BOG Fee Waiver until the student is no longer on probation. The notification must also advise students about the available student support services to assist them in maintaining eligibility.

The District shall adopt, prominently display, and disseminate policies ensuring that students are advised about the student support services available to assist them in maintaining and reestablishing eligibility BOG Fee Waiver eligibility. Dissemination
includes, but is not limited to, information provided in college catalogs and class
schedules.

The District shall establish written procedures by which a student may appeal the loss of
a BOG Fee Waiver due to extenuating circumstances, or when a student with a disability
applied for, but did not receive, a reasonable accommodation in a timely manner.
Extenuating circumstances are verified cases of accidents, illnesses, or other
circumstances that might include documented changes in the student's economic
situation or evidence that the student was unable to obtain essential student support
services. Extenuating circumstances also includes special consideration of the specific
factors associated with Veterans, CalWORKs, EOPS, and DSPS student status.

Foster Youth shall not be subject to loss of BOG Fee Waiver due to placement on
academic or progress probation. This exemption for Foster Youth is effective until the
date specified in Education Code section 66025.9(c).

Office of Primary Responsibility: Vice President, Student Services

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(Replaces former Cerritos CCD Policies 4703.1 and 4703.2)