This handout contains important information on the Cerritos College Financial Aid Office policies and Satisfactory Academic Progress (SAP) Standards. Please read the following information and submit your signature to the Financial Aid Office via drop-box, mail, fax, or counter.

**Process**


2. Read the Missing Information Letter or view the To Do List on MyCerritos, which lists required documents to complete your file. Download the required forms at [http://cms.cerritos.edu/Financial-Aid/forms.htm](http://cms.cerritos.edu/Financial-Aid/forms.htm) and submit them to the Financial Aid Office.

3. Review your award letter and view your awards on MyCerritos. If you are eligible for aid, an award letter will be mailed to you.

4. Receive and activate your Cerritos Falcon Card at [www.cerritosfalconcard.com](http://www.cerritosfalconcard.com). The Financial Aid Office will disburse your grants, scholarships, and/or loans. View your account activity online at MyCerritos for refund status.

Students applying for financial aid need to start early since the determination of financial aid eligibility can be a lengthy process. Students need to apply for financial aid each aid year. Each application covers Fall, Spring, and Summer.

**Eligibility**

**Educational Goal**
To be eligible for financial aid, you must be enrolled as a regular student in an eligible program. A regular student is defined as a person who enrolls for the purpose of obtaining a degree, certificate, or a transfer program. You must, therefore, declare an EDUCATIONAL GOAL at the Office of Admissions and Records, and be taking courses towards an Associates of Arts (AA) degree, Certificate of Achievement, or a Transfer Program. If you change your educational goal, and/or major, you should make the change officially by notifying the Office of Admissions and Records and report the change to the Financial Aid Office in writing.

**Ability to Benefit**
Students must have a high school diploma or equivalent, which includes the G.E.D or the federally approved "ability to benefit" test at the Assessment Center to be eligible for Title IV Federal financial aid.

**Remedial Courses**
Students can receive financial aid for up to 30 units of remedial courses.

**Selective Service**
All males born after December 31, 1959, must register with the Selective Service. If you believe that you are not required to register, call the Selective Service Office at (847) 688-6888 or go to [www.sss.gov](http://www.sss.gov) for information regarding exemptions.
**Concurrent Enrollment**

You are only eligible to receive financial aid at one college and/or university each enrollment period. If you are enrolled at more than one college and/or university, you should only receive financial aid from one of the institutions you attend with the exception of scholarships and the Board of Governors Fee Waiver. If you attend more than one college and/or university at the same time, check with each institution regarding their rules about scholarship eligibility. If you receive financial aid from more than one college or university during the same enrollment period, you may be ineligible to receive funds. You may be required to pay back the money to at least one of the institutions and you may be referred to the Department of Education for Fraud and Abuse.

**False Information**

Financial aid will be terminated if you fail to submit or knowingly provide false information on any documents required by Cerritos College or any other college and/or university. These documents include but are not limited to: Cerritos College Admissions Application, the FAFSA, academic transcripts, financial aid appeals, consortium agreements, or income tax returns or other documents submitted to Cerritos College.

**Satisfactory Academic Progress (SAP) Standards**

To be eligible for financial aid, you must make satisfactory academic progress toward your educational goal. The Financial Aid Office monitors progress using both Qualitative and Quantitative standards at the end of each semester. It is your responsibility to make sure that you meet these standards. Below is an explanation of each one.

**Grade Point Average (GPA) Requirement (Qualitative)**

You are required to maintain at least a 2.0 cumulative Grade Point Average (GPA). The GPA standard is used at all times in the determination of eligibility for financial aid, even when you do not receive financial aid.

**Unit Completion Requirement (Quantitative)**

You are required to complete a required number of units each semester based on your enrollment at the beginning of the term. The table on the right lists the number of units you must complete each semester based on your enrollment status.

<table>
<thead>
<tr>
<th>Units Enrolled for Semester</th>
<th>Units Required to Complete</th>
</tr>
</thead>
<tbody>
<tr>
<td>12+</td>
<td>at least 9</td>
</tr>
<tr>
<td>9 - 11.5</td>
<td>at least 7</td>
</tr>
<tr>
<td>6 - 8.5</td>
<td>at least 5</td>
</tr>
<tr>
<td>less than 6 units</td>
<td>all units</td>
</tr>
</tbody>
</table>

**Maximum Time Frame Requirement (Quantitative)**

You must complete your educational program within a maximum time frame of 150% of the published program’s required units at Cerritos College. For example, associate in arts degree and transfer programs generally require 60 units. Therefore, 150% of those programs would be 90 units (60 units x 1.5).

You will be required to meet with a counselor and create an educational plan based on your educational program once you attempt the following number of units:

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

You must submit your educational plan to the Financial Aid Office for review. The Financial Aid Office will notify you regarding your eligibility for financial aid. If at any point in time it is determined that you cannot complete your educational program within the 150% time frame, you may be immediately disqualified from financial aid (with the exception of the Board of Governors Fee Waiver). It is your responsibility to read and understand the Financial Aid Satisfactory Academic Progress (SAP) Standards.
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 grade point average requirement. If students are placed on financial aid warning status, they 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 a semester on warning status, if they still have not met the unit completion requirement and/or the 2.0 grade point average requirement. If a student is placed on termination status, they will no longer be eligible to receive financial aid, with the exception of the Board of Governors Fee Waiver.

Appeals

The Financial Aid Office understands that there are unique situations that may occur. For this reason, you have the opportunity to appeal to the Financial Aid Advisory Committee (FAAC). Appeal forms are available in the Financial Aid Office. If and when you choose to file an appeal, please attempt to do so as soon as you are aware of the situation which you are appealing. This will be to your benefit and will help the Financial Aid Advisory Committee complete their work in a timely manner. Remember that you are responsible for providing copies of your transcripts (including those from Cerritos College) and any other documentation to explain your situation. Additional documentation may required by the Financial Aid Advisory Committee.

It is important that you understand that filing an appeal is not a guarantee that the appeal will be approved. Each appeal is considered individually and with great care by the Financial Aid Advisory Committee. How well you explain your circumstances and the extent to which they were beyond your control are taken into account in the review of your appeal.

Student Responsibilities

- An educational plan identifies specific courses necessary to meet your educational goal. Your educational plan must be developed with a counselor. It is strongly recommended that you meet with a counselor at least once each semester to develop your Educational Plan and to ensure that you are making progress toward your academic goal(s).

- Students applying for aid should plan ahead to have sufficient money available to cover the cost of the enrollment fee, student activity fee, health fee, lab fee, parking fee, books, and supplies in case they are determined ineligible or their file is still under review.

- If your card is lost, stolen, or needs to be replaced there will be a charge posted to your student account. Students are responsible for payment of the charge.

- Students on financial aid are required to notify the Admissions and Records Office of any changes in address. Students can update their own address through the MyCerritos portal. Failure to do so may result in your mailings being returned and delay of your financial aid.

- Students applying for financial aid must submit an official academic transcript from all colleges and universities attended. These transcripts must be sent to the Office of Admissions and Records. Students should have transcripts evaluated. Contact the counseling department for transcript evaluations.

- Students should report to the Financial Aid Office if their financial circumstances change significantly.

- Your financial aid application may be delayed or your file closed if you do not provide all required documents.
Disbursements

Financial Aid disbursements are calculated based on your Expected Family Contribution (EFC), financial aid need, the availability of funds and the number of units in which you are enrolled each semester.

<table>
<thead>
<tr>
<th>Units</th>
<th>Enrollment Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 or more</td>
<td>Full - time</td>
</tr>
<tr>
<td>9 – 11.5</td>
<td>3/4 - time</td>
</tr>
<tr>
<td>6 – 8.5</td>
<td>1/2 - time</td>
</tr>
<tr>
<td>0.5 – 5.5</td>
<td>Less than 1/2 time</td>
</tr>
</tbody>
</table>

If you are enrolled in courses which are less than 18 weeks in length during the fall or spring semester(s), those 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 your student account and then the remaining balance will be refunded to the student via electronic disbursement.

Pell Grant Adjustments

The Financial Aid Office will check your enrollment status at our census date each semester. An adjustment to your Pell grant may occur based on your enrollment at that time. If your enrollment status (full-time, three-quarter time, half-time, less than half-time) has increased, it may result in an increase in your Pell grant award. If you are due an additional Pell grant, the grant will be disbursed to your account. If your enrollment status has decreased, you may owe a repayment of Pell grant funds. Classes added after the census date will not be funded, including late start classes.

Return to Title IV

If you withdraw from all courses (drop to 0 units) before completion of 60% (approximately the 11th week) of any semester, you 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 in which you were enrolled (even if those fees were covered by the Board of Governors Fee Waiver).

If you fail to attend the first class meeting, or are reported as a “no show” by your instructor(s), you will be required to repay ALL of the financial aid you received. You 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 you enrolled (even if those fees were covered by the Board of Governors Fee Waiver program). Your academic records will be placed on “hold” until repayment is made. In the event you are required to repay financial aid funds, the Financial Aid Office will notify you in writing of the amount you owe. You will be notified by mail if you owe money for Return of Title IV.

Federal Privacy Act (FERPA)

The Federal Privacy Act (FERPA) prohibits the provision of confidential student information to persons other than the student unless you have provided a written waiver specifying to whom information about you can be given. That is why we cannot give out information to you over the telephone - it is for YOUR protection! We strive to provide you with the best, most timely and accurate service possible. The Financial Aid Office conducts most of its business with you by mail. It is your responsibility to keep the Financial Aid Office informed of your current mailing address, e-mail address, and telephone number.
Financial Aid Agreement

Name:_________________________________________  Student #:________________________

E-mail Address:__________________________________  SSN #:________________________

After you have read the topics outlined in the Satisfactory Academic Progress Standards and Financial Aid Agreement form, please provide your signature at the bottom of this form.

- Process
- Eligibility
- Satisfactory Academic Progress (SAP) Standards
- Appeals
- Student Responsibilities
- Disbursements
- Return to Title IV
- Federal Privacy Act (FERPA)

Certification: I have read, understand, and agree to the topics above from the Financial Aid Agreement Form.

Signature: _______________________________  Date: _______________________________