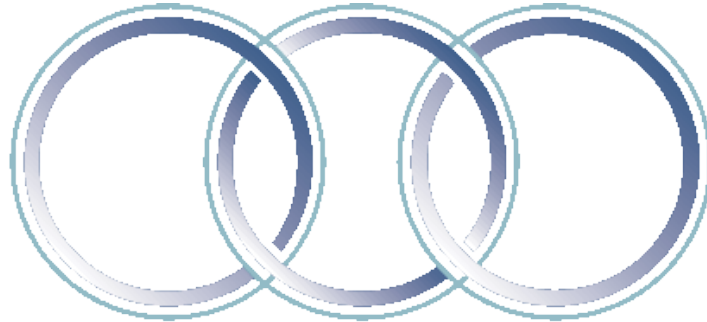


Financial Aid Handbook



SAN MATEO COUNTY COMMUNITY COLLEGE DISTRICT

Financial Aid is money for college provided by U.S. and State taxpayers to ensure that all those who want a college education have access to the financial aid ability to pay for their college education.

Financial Aid is also a partnership between you as the student and the college. Our goal is to help provide the money to help pay your college costs. If you receive financial aid, you are expected to enroll in courses needed to complete your chosen program, work hard at learning and move responsibility toward successful completion of your educational goal.

We understand that the rules governing the financial aid programs can sometimes seem to be complicated, however, the staff at our SMCCCD Financial Aid Offices are available to answer your questions and provide special assistance if and when you need it.



CAÑADA COLLEGE

COLLEGE OF SAN MATEO

SKYLINE COLLEGE



Canada College
Financial Aid Services
Building 9-109
4200 Farm Hill Blvd
Redwood City, CA 94061

Phone: (650) 306-3307
FAX: (650) 306-3116
Email: canadafinancialaid@smccd.edu

Margie Carrington – Director of Financial Aid Services

College of San Mateo
Financial Aid Services
College Center Building 10, Room 350
1700 W. Hillsdale Boulevard
San Mateo, CA 94402

Phone: (650) 574-6147
FAX: (650) 574-6304
Email: SMCCDfinancialaid@smccd.edu

Claudia Menjivar – Director of Financial Aid Services



Skyline College
Financial Aid Services
Building 2, Room 2234
3300 College Drive
San Bruno, CA 94066

Phone: (650) 738-4236
FAX: (650) 738-4425
Email: skyfaoffice@smccd.edu

Regina Morrison – Director of Financial Aid Services

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Dear Student:

Welcome to the San Mateo Community College District (SMCCD). Whether your goal is to obtain a certificate, degree or transfer to a university, the colleges in our district are here for you.

We recognize that many students need or will need financial help in order to attend school. Financial aid is money provided by taxpayers through state and federal legislation to help ensure that every eligible student who wants a college education has the financial ability to pay for college expenses. The money that is available comes from several sources: the federal and state governments, the San Mateo County Community College Foundation, the district colleges and our community.

Financial assistance may come in several forms: Board of Governors Fee Waivers, Cal Grants, Federal Grants and Loans and Federal College Work Study. Students and families should apply for aid every year using the FAFSA (Free Application for Federal Student Aid), even if you think you do not qualify.

We understand that the rules governing financial aid programs are complicated. Financial Aid Office staff and Campus Ambassadors are available to answer your questions and provide one-on-one and group assistance if and when you need it. Please let us know if you, a friend, or a family member needs assistance as a non-English speaking student. We have Spanish-speaking staff and provide information in other languages. We are happy to assist you.

Sincerely,

District College Financial Aid Staff

Introduction

This handbook is designed to save you time and money!

The time you spend reading this handbook will make sure you understand opportunities, deadlines and policies that could save hundreds of dollars.

The amounts and types of aid you receive could be adjusted throughout the academic year! Be a wise consumer.

Check your WebSmart and SMCCD email at least weekly at websmart.smccd.edu

The Financial Aid Office will contact you and provide updated communications and information on refunds on your WebSmart account.

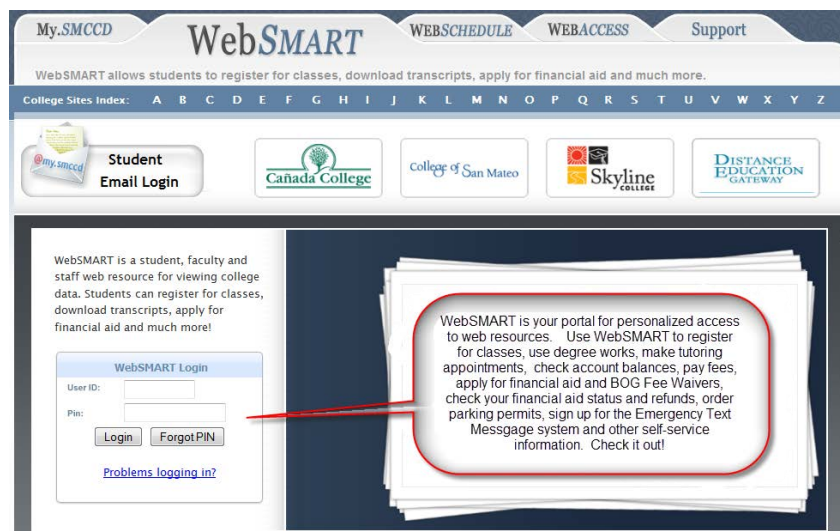
Some types of financial aid are awarded on a first-come first-served basis. Dropping a class could require a student to repay some or all the financial aid received in a semester. Some students learn, after the fact, that they are no longer eligible for federal aid. Avoid these situations by reading this Financial Aid Handbook.

- Learn the best time, and deadlines, for applying for aid
- Discover the situations that trigger financial aid repayment
- Learn how to maintain your eligibility for federal aid



Factors impacting changes to the amounts and types of aid you receive include, but are not limited to:


- The number of credits in which you enroll
- The number of credits passed in a Period of Enrollment
- Withdrawing from classes and timing issues
- The addition of new financial aid resources
- Your educational goals and objectives
- Failure to meet Satisfactory Academic Progress
- Non-degree seeking Status

Official correspondence will be sent to your SMCCD email account. On WebSmart you can see the details of your personal records and any requests for information. If and when changes are made to your aid, the changes will be immediately visible on WebSmart.



Important Dates for Financial Aid Students

January 1	FAFSA or Renewal FAFSA	The new year's version of the FAFSA is available on line at www.fafsa.ed.gov
January 4	Payment Due	You will be dropped from classes if you have not paid your fees by this date
Jan 17	Day and Evening semester length classes begin	
January 30	Last date to add a semester length class	Last day to drop from a semester length course and be eligible for a partial refund
January 31	Financial Aid Information for filing taxes (1098T)	Schools will provide financial aid data for students that may be used on the federal return. This may not be required for all students/families. Check with your tax preparer for clarification
February 6	Census Day	
Feb 10	Recalculation (Freeze)  Date	The amount of your financial aid eligibility will be based on the units you are enrolled in on this date. Students who add classes after this date will not receive aid for the late added classes. If you received funding prior to this date and dropped classes you may be required to repay the difference between what you received and what you are eligible to receive based on the enrollment on this date. Generally the "freeze" date for classes less than a semester in length is at the 30% mark.
February 15	District Colleges online scholarship application (STARS) deadline	
April 30	Priority Deadline	Priority registration for qualified Veterans, CalWORKs, EOPS and DRC continuing students
June 1	File completion for the fall semester	To ensure students are awarded the first week of the fall semester or the first week of attendance of classes, students must turn in all required documents and meet all eligibility standards
June 18	Summer Classes Begin	
June 30	End of federal financial aid year	Last day to file FAFSA for previous award year (ex: June 30, 2012 is last day to apply for 2011-12 FAFSA)

		The last day to withdraw from a Summer Session course with eligibility for refund is 10% of the scheduled length of the course. The last day to withdraw from a Summer Session course without it appearing on the student transcript is 30% of the scheduled length of the course
August 11	Summer Session ends	Eight-week Summer Session ends
August	First Financial Aid Disbursement	For students with all financial aid requirements completed
August 20	First Day of Classes	Day & Evening Classes begin
August 31		Last day to add a semester length course
August 31	Drop Deadline for Refunds	Last day to drop from a semester length course and be eligible for a partial refund
September 2	Cal Grant Community College Competitive Award deadline	Cal Grant Community College Award deadline to submit GPA Verification Form and file the current year FAFSA (for eligible students who missed the March 2 nd deadline)
Sept10	Census Date	
Sept 10	Last date to drop a semester length class without a "W" 	If a student adds or drops any classes their financial aid funding eligibility may go up or down to a different financial aid enrollment category. Students dropping classes after the second financial aid payday, and before the recalculation date, will be required to repay some of the financial aid already received. From a financial aid perspective, it is always better to complete all of your classes. Tutoring, counseling and other support services available to help you succeed.
November 16	Withdrawals	Last day to withdraw from a semester length course with a "W"
December 19	Last Day of Classes	For semester length Day and Evening Classes
Please note that when a requirement date falls on a weekend, holiday or a date the Colleges are closed the deadline will move to the first available day of business.		

Check the Academic Calendar as posted on the www.smccd.edu or individual SMCCCD college web sites for updated calendar information.

What's New for 2012-2013

Student Eligibility

For students who first enroll in a program of postsecondary education on or after July 1, 2012 and without a High School Diploma or GED will be ineligible for federal financial aid. Students who completed a home-schooling curriculum are considered to have received a H.S. diploma or its equivalent. More information is available in the Consumer Information section of this document.

Pell Grant

Lifetime Pell Grant limits have been implemented as part of the eligibility determination for Pell Grants as of July 1, 2012. Regardless of when a student received their first Pell Grant the maximum number of eligible terms for full-time students is 12. A student attending with a half-time status will have their eligibility prorated.

Federal Direct Student Loans

It is anticipated that changes will be made to the Federal Direct Student Loan Program as of July 1, 2013 affecting both number of years of subsidized loan eligibility and possibly interest or fee changes.

Proposed changes include a cap on the number of years and undergraduate student may have subsidized loans. The maximum number of years for a student at a community college is three years. Students transferring to a four year college or university will have another three years subsidized loan eligibility. The total an undergraduate student will be able to borrow is six years. Watch for further announcements as Congress reworks the budget.

FAFSA Verification

Paper copies of federal tax returns are no longer acceptable documentation for verification purposes. Students and parents who file taxes are now required to use the FAFSA to link to the IRS tax information or use the Financial Aid Transcripts process at www.irs.gov. Schools are no longer allowed to accept 1040 Forms directly.

Students may request the IRS data retrieval option at the time the FAFSA is completed or go back in to the FAFSA corrections option and request the data retrieval.

Schools may use the IRS data retrieval data imported to the FAFSA in lieu of the tax return if data has not been changed.

The other option for students and/or parents is to submit an IRS tax transcript to the school's financial aid office.

Additional documentation may be required for Food Stamp (SNAP) recipients and for child support received.

BOGW

The threshold for eligibility on the BOGW Fee Waiver has been raised.

Cal Grants

There have been some changes to the eligibility determination process for Cal Grant Programs.

**Satisfactory
Academic Progress**

There have been changes to the federal requirements for student eligibility. Changes include course retake and continued financial aid, maximum number of units a student may be eligible for financial aid payments and student warning and disqualification limits. More detailed information is provided in the SAP section of this handbook.

**Identity Theft
Prevention**

To prevent identity theft of federal and state funds the Financial Aid Office will request a current valid picture ID at the time of each visit.

Student Eligibility Requirements for Federal Financial Aid

- Have a high school diploma or GED or have completed at least six (6) degree applicable units at one of the colleges in the SMCCCD.
- Be enrolled in an eligible program leading to an associate degree, certificate or transfer toward a university at any of the colleges in the San Mateo Community College District. The Emergency Medical Technician (EMT) certificate Program is NOT an eligible course of student for federal and most state financial aid.
- Be a U.S. citizen or eligible non-citizen*. Note: Some State of California programs may have a less restrictive citizenship requirement for non U.S. citizens.
- Have completed the enrollment process which involves assessment testing and placement, college orientation and completion of a Student Educational Plan (SEP) with a counselor.
- Provide official academic transcripts from prior colleges or universities if wishing to apply for a federal student loan.
- Submit all required forms and documents requested by the Financial Aid Office or Department of Education
- Meet and maintain satisfactory academic progress requirements as defined by the Financial Aid Handbook
- Have financial need (except in the case of unsubsidized federal loans) as demonstrated by a completed FAFSA (available online at www.FAFSA.ed.gov and Financial Aid Office review.
- Register with the Selective Service if you are male between 18 and 25 years of age.
- Do not owe a refund or repayment on a federal grant.
- Not be in default on a federal educational loan or owe a repayment to a federal grant program.
- Supply an accurate Social Security Number and name. If you are a dependent student, your parent may not be required to have a valid Social Security Number.
- Not have a conviction for a drug-related crime (possession or sales) that occurred when you were receiving federal aid.
- Students with a Bachelor's Degree are not eligible for Pell Grant or FSEOG funds but may be eligible for Fee Waivers, Federal Work Study and/or loans.

*Eligible Non-Citizen: US Permanent Residents with a Permanent Resident Card (I-551) or Conditional Permanent Residents (I-551C) or those with an Arrival-Departure Record (I-94) showing the designations of Refugee, Asylum Granted, Parole or Cuban-Haitian Entrant or those with an Immigration Court document approving Asylum or documentation of entering the U.S. under provisions of the Victims of Trafficking and Violence Protection Act may be eligible for federal financial aid.

How Do I Obtain Financial Aid?

1 *Fill out the FAFSA*

Complete the Free Application for Federal Student Aid (FAFSA)

Apply online at www.fafsa.ed.gov.

There is no deadline for filing the FAFSA
But the Cal Grant Program has a
March 2nd deadline for priority consideration.

Get your Federal PIN Number instantly as you complete your FAFSA at www.fafsa.ed.gov.

Parents of dependent students will need their own PIN (www.PIN.ed.gov) to electronically sign the FAFSA.

Be sure to save the PIN number as it will be used for all federal aid and loan processing.

The Cal Grant Application Process

FAFSA information will be sent to the California Student Aid Commission (CSAC). Your confirmation from the FAFSA (Student Aid Report or SAR) will be emailed to you at the email listed on the FAFSA Application. There is a link in that email that will let you confirm the release to Cal Grant.

All students need to file a Grade Point Average Form with CSAC. Some colleges and High Schools do this automatically for their students. You must confirm whether your school will file your GPA otherwise obtain the form at www.csac.ca.gov

2 *Wait for notification*

Once your FAFSA application is processed, you will be notified about your eligibility, by email, at the address you listed on your FAFSA

There is a link to view your FAFSA information, check for comments to see if more information or corrections are needed and to confirm the schools and agencies that you listed when you completed the form.

If you do not receive this email within 1 to 3 days) it may mean your FAFSA data was saved but not submitted to the processor. Log back in to www.fafsa.ed.gov and submit.

One new feature on the FAFSA allows most applicants to request income tax information to automatically be moved to the financial aid records.

If you have questions while completing the FAFSA call 800-433-3243 for help. (TTY 1-800-730-8913)

3 *Investigate other options*

After you are notified of your financial aid award, you should also investigate scholarship opportunities and other sources of support. Additional campus resources can include EOPS, CARE, TRIO Student Support Services, Internships and Scholarships. More information may be found later in this publication.

How Do I Obtain a Board Of Governors Fee Waiver? (BOGFW)

Part-time or full-time students may qualify for the Board of Governors Fee Waiver as explained below. Arrangements for assistance should be made prior to registration.

BOGFW A

- a. Be a California Resident
- b. Receive TANF/CalWORKs or SSI/SSP (Supplemental Security Income/State Supplemental Program) or General Assistance/General Relief while enrolled.
- c. Sign an application under penalty of perjury that he/she is a program recipient and provide documentation such as an Aid Verification Summary (TANF), copy of a Benefits Letter from the Social Security Administration Office (SSI), photocopy of the most recent public assistance check (General Assistance).



BOGFW B

- a. Be a California Resident
- b. Meet the income standards described below:

Board of Governors Fee Waiver Program - BOGFW-B			
2011-2012 Income Standards*		2012-2013 Income Standards*	
<i>Family Size</i>	<i>2010 Income</i>	<i>Family Size</i>	<i>2011 Income</i>
1	\$16,245 or less	1	\$16,335
2	21,855 or less	2	\$22,065
3	27,465 or less	3	\$27,795
4	33,075 or less	4	\$33,525
5	38,265 or less	5	\$39,255
6	44,295 or less	6	\$44,495
7	49,905 or less	7	\$50,715
8	55,515 or less	8	\$56,445
Each Additional Family Member	\$5,730	Each Additional Family Member	\$5,730

- c. Sign an application under penalty of perjury that the income information is true and provide documentation of income if requested by an authorized official.

Special Classifications

- a. Be a resident of California;
- b. Have certification from the California Department of Veterans Affairs or the National Guard Adjutant General that you are eligible for a dependent’s fee waiver;
- c. Have a certification from the Department of Veterans Affairs or the CA Victim Compensation and government Claims Board that you are eligible as a recipient of the Congressional Medal of Honor as a child of a recipient, or a dependent of a victim of the September 11, 2001 terrorist attack;
- d. Have documentation that you are eligible as a dependent of a deceased law enforcement/fire suppression personnel killed in the line of duty.

BOGFW C

- a. Be a resident of California;
- b. Complete the Free Application for Federal Student Aid (FAFSA) and request the information be sent to the district college you plan to attend;
- c. You will receive a confirmation that the FAFSA was processed generally within two days after completing that process
- d. It can take 2 – 3 weeks to process the completed application.

ANOTHER OPTION FOR BOGFW

Students who complete the FAFSA with demonstrated financial need will automatically be considered for a BOGFW.

However students needing an immediate determination of fee waiver eligibility should first complete the Fee Waiver Application online at WebSmart at <https://websmart.smccd.edu/> and then do the FAFSA to see if there may be other opportunities for assistance.

Advantage of Completing the FAFSA vs BOGFW Application	
FAFSA will determine eligibility for:	BOGFW will determine eligibility for :
Federal Pell Grant	BOGFW
Federal SEOG Grant	
Federal Work-Study	
Federal Student Loan	
Cal Grants	
BOGFW	

How Do I Manage My Financial Aid Refunds?



Financial Aid (grants, federal student loans, and scholarships) will be used first to reduce current institutional debt you owe your Canada College, College of San Mateo or Skyline College such as enrollment fees, health fees and nonresident tuition. If your financial aid is more than the amount owed, you will be paid the remaining balance. To receive the balance, sign up online for a disbursement method with Sallie Mae Business Solutions. Your disbursement choices are: (1) direct deposit, or (2) Sallie Mae Debit Mastercard®. If you do not sign up for one of these two disbursement options,

the default will be that you are issued a paper check. Please note, due to processing and mailing time, receipt of your paper checks may be delayed up to two weeks. Read the following information about the two options before you sign up at the eDisbursement Link below.

Direct Deposit

If you select direct deposit, your financial aid will automatically be deposited into your bank account. We encourage students to sign up for Direct Deposit which is the fastest way to receive funds. Important – if you close your bank account, you must go to the eDisbursement Link and provide updated information.



Sallie Mae Debit Mastercard®

If you sign up for the [Sallie Mae Debit MasterCard®](#) you can:

- Transfer your balance into a bank account of your choice from the Sallie Mae website.
- Invite a parent and/or third-party to re-load this debit card on-line with their credit card.
- Make purchases anywhere that MasterCard is accepted.
- Withdraw money at no charge at any Allpoint ATM machine.
- While the card says Mastercard it is just like the logo on your bank's ATM and is not a true credit card.

Go to <http://www.allpointnetwork.com/> and enter your zip code to find the surcharge-free ATM closest to you!

The debit card will be mailed to your current the address you reported to Admissions & Records, so keep your mailing address current by updating your information on WebSMART. Important – it's a good idea to clear the funds off your debit card in about 60 days. You can do that by transferring the funds into a bank account, withdrawing the money at an ATM, or using

the debit card to make purchases. Any time you are due another financial aid disbursement, your new financial aid funds will be loaded onto your debit card, so remember to KEEP THE DEBIT CARD AND KEEP IT SAFE.

As with any debit card, you must be aware of some of the hidden fees, so be sure to read **Terms and Conditions**. For more information about the Sallie Mae Debit MasterCard®, go to [Sallie Mae FAQs](#).

Paper Check

If you do not sign up for direct deposit or a debit card, you will receive paper checks in the mail.



Paper checks will take an additional 7 to 10 days after your financial aid payment has been disbursed. All checks are mailed to the student by Sallie Mae Business Solutions and will be sent to the address you reported to Admissions & Records/WebSMART. Be sure to keep your mailing address current by updating your information on WebSMART. Important - please cash your check immediately. If you don't cash it, the check will be cancelled in 90 days after the date on the check.

How Do I Sign Up?

Click the [eDisbursement](#) link and follow the steps as instructed (<https://bosebill.salliemae.com/NetPay/Templates/1232/frameset1232.html>) link and follow the steps to choose direct deposit or Sallie Mae debit Mastercard®. Once you have made a selection and have an account, you can:

- [View the status](#) of your financial aid disbursement (debit card, direct deposit, or paper check)
- [View and manage](#) your debit card balance



Need Assistance?



If you need assistance in setting up or making changes to your account or if you have questions about your account, please contact the Sallie Mae Payment Advisor Center at 1-800-239-4211. Staff in the Financial Aid Office are also available to assist you, though depending on the issue, they may refer you to contact Sallie Mae directly.

Rights and Responsibilities for Financial Aid Programs

You have the right to:

- Know what financial aid programs are available.
- Know the priority dates for submitting applications for each of the programs available.
- Be informed of financial aid policies and procedures.
- The cost of attending and the policy on refunds to students who drop out
- Know how and when you will be paid a refund (if applicable)
- Know how your financial need was determined and what resources (such as your income, assets, parental contribution, and other financial aid) were considered in the calculation of need.
- Request an explanation of your financial aid and how much of your financial aid eligibility has been met as determined by the Financial Aid Office.
- Know what portion of your financial aid must be repaid, and what portion is gift or aid received from work.
- Know how the Financial Aid Office determines whether you are making satisfactory academic progress and what the consequences are if you are not.
- Know the terms of any loans you receive, deferment options, cancellation, and forbearance rights
- Request reconsideration of your financial aid package if you believe a mistake has been made, or if your enrollment or financial circumstances have changed



You have the responsibility to:

- Complete all application forms accurately and submit them on time.
- Provide correct information. Intentional misrepresentation of information on financial aid applications is a violation of Federal law and may be a criminal offense.
- Return all documentation, verification forms, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application in a timely manner.
 - Read and understand all forms that you are asked to sign and keep copies of them.
 - Accept responsibility for all agreements that you sign.
 - Repay all loans including the interest on those loans.
 - Perform the work that is agreed upon in accepting a Federal Work-Study award in a satisfactory manner.



- Be aware of refund and repayment procedures (Return of Title IV or R2T4).
- If you are a recipient of a student loan, notify your lender, your College Financial Aid, and Admissions and Records Offices of any changes of address, name and/or enrollment status.
- File all required student loan deferment or cancellation forms on time.
- Report any change in the information used to determine your eligibility, including enrollment status or financial resources.
- Understand the SMCCD refund policy.
- Understand the SMCCD Satisfactory Academic Progress Policy for Financial Aid
- Understand the SMCCD overaward policy.
- Understand the required 150% maximum enrollment for financial aid purposes.
- Make sure your mailing address is current at all times. Failure to maintain a correct mailing address may delay receipt of your financial aid.
- Notify the Financial Aid Office and your Federal Student Loan Servicer immediately if you withdraw from school.

Cost of Attendance

College Costs for Aid Year 2012-2013

Below is a standard budget which reflects the Cost of Attendance at the colleges in the San Mateo Community College District. Some expenses such as Enrollment Fees, Student Representation Fees and Health Service fees are direct costs at the college. Your actual personal expenses will vary depending on your living arrangements, personal and miscellaneous expenses, method of transportation and other factors. These expenses are limits as determined from federal and state and are for your planning purposes. ***Fees are due to the college unless covered by waivers or financial aid. Allowances are not paid to the college but are shown for your planning purposes.***

The table below is based on full time enrollment for the academic year. Enrollment fees will vary depending on the number of enrolled units. Check with your Financial Aid Office for additional information on summer terms or for less than full-time enrollment budgets.

Budgets are for the academic year unless otherwise noted	Lives with Parent(s)	Lives Away from Parent(s)	Non-Resident
Fees * includes Enrollment, Health, Student Body and Student Rep fees	\$1,344*	\$1,344*	\$7,280# # Includes tuition and fees
Room and Board Allowance	\$4,401	\$10,962	\$10,962
Transportation Allowance	\$1,170	\$1,314	\$1,314
Miscellaneous and Personal Allowances	\$3,105	\$2,844	\$2,844
Books and Supplies	\$1,638	\$1,638	\$1,638

Special (Unusual) Circumstances

The process of determining eligibility for financial aid uses standard formulas and standard student budgets. The Financial Aid Office recognizes that some students have unusual, special circumstances that may not be evident in the standard process of determining eligibility. Students with special circumstances are encouraged to contact the Financial Aid Office at their campus for review of their financial aid package based on those individual circumstances. Students should complete the Unusual Circumstances Form and attach documentation supporting those circumstances. Income adjustment requests are based on the prior year information.

Special (Unusual) Circumstances for Families:

The income information provided on the FAFSA is for the previous calendar year. What is a family's income changes because of a loss of employment, an accident or an illness? There may be a loss of benefits such as child support, a divorced or a disability that changes the family's ability to pay for college.

If a family's income will change for the coming year, you may request a "Special (Unusual) Circumstance" application in the Financial Aid Office after you file your FAFSA and complete all

Verification and Special Circumstances

A student/family selected for Verification by the Department of Education may not be considered for a Professional Judgment Review until that review process has been completed..

Be sure to watch WebSmart for requests for any additional information needed to complete your file.

Students will also be notified through WebSmart for any resulting changes to aid eligibility.

your documentation. The Financial Aid staff can use documented income changes to determine eligibility for programs. Adjusted Gross Income can also be reduced because of unusual medical expenses, K-12 school tuition costs, the support of an extended family member that does not reside with the family or unusual debt related to a bankruptcy, adoption, divorce, etc.

Remember, when you complete the FAFSA, if you are dependent, a parent cannot be counted in the number in college, unless done under Special (Unusual) Circumstances.

Students wishing to request an adjustment to their FAFSA will need to submit a completed unusual circumstance form to the financial aid office. Any appropriate adjustments to a student's financial aid will not be taken into effect until after October 1st of the award year.

Dependency Override

Basic Dependency Information

- **Federal Policy on Dependency:**

Students are considered to be dependent until they reach the age of 24 – unless they:

- are married (or)
- are an orphan (or)
- are a ward of the court (or)
- are an emancipated minor (or)
- are determined to be an unaccompanied youth who was homeless or self-supporting and at risk of being homeless (or)
- are currently serving active duty for purpose other than training (or)
- are a veteran (or)
- are in graduate school (or)
- have dependents

- **Federal Policy on Schools Overriding Dependency:**

Federal guidelines allow schools to exercise “professional judgement” in overriding a student’s dependency status. The student would need to verify “unusual” family circumstances before a school can change a dependent student’s status to that of independent.

- **Examples of an “unusual” family circumstances:**

There are no absolute definitions for “unusual” family circumstances. However, examples might include abusive family situations, dysfunctional families, or families who have broken up because of alcohol or drug abuse. The parent’s unwillingness to assist a student, though, will not solely be used for a dependency override.

To request an override of your dependency status by the SMCCD Financial Aid Office you must submit (at least) the following:

- ✓ A letter explaining your “unusual” circumstances
- ✓ A letter from a teacher, counselor, priest, or medical professional who can verify your “unusual” circumstances
- ✓ The completed income and housing information form (obtained at the Financial Aid Office).
- ✓ Your federal tax return for the past year

Please Note: All reviews of “override requests are done on a case-by-case basis. Since each case is unique, additional information may be requested

Financial Aid Programs

Summary of Federal And California State Aid Programs Available to help you pay for your school		
Funding Source	Repayment Obligation	Additional Information
Federal Pell Grant	Grant does not have to be repaid	Available to mostly undergraduate students. Eligible students will receive the amount they qualify for. Eligibility is determined by the federal review of FAFSA data.
Federal Supplemental Educational Opportunity Grant	Grant does not have to be repaid	For undergraduates with exceptional financial need. All applicants must complete the FAFSA before the March 2 nd prior deadline. Funds are limited and are awarded on a first come, first served basis.
Federal Work Study	Money earned while attending school; does not have to be repaid	All applicants must complete the FAFSA before the March 2 nd prior deadline. Be sure to check the Student Employment box on the FAFSA. Funds are limited and are awarded on a first come, first served basis.
State Cal Grant A	Grant does not have to be repaid	High school senior with 3.00 GPA meets the basic requirements. Apply by March 2, for priority consideration. There is a secondary deadline, specifically for California Community College students, September 2 nd . There will be a limited number of second priority grants awarded.
State Cal Grant B	Grant does not have to be repaid	High school senior with 2.00 GPA meets the basic requirements. Apply by March 2 for priority consideration or September 2 (California Community College deadline).

State Cal Grant C	Grant does not have to be repaid	Helps vocationally oriented students acquire marketable job skills.
<p>Cal Grants require all applicants to file a Verified Grade Point Average (GPA) with the California Student Aid Commissions (CSAC) by no later than March 2nd. Some high schools and colleges automatically file their student's verified GPAs with the CSAC. Some do not. Applicants must confirm whether your school will file your GPA for you, or obtain a Cal Grant GPA Verification Form, get it certified by a school official and mail it yourself.</p>		
California Community College Board of Governors Fee Waiver (BOGFW)	Fee does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.
EOPS	Grant does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.
CARE	Grant does not have to be repaid	Must meet eligibility requirements and be able to provide documentation.
<p>Please note that many financial aid awards are based on full-time enrollment (12 units or more each semester) and for a full academic year. Students enrolled less than full time may have their awards prorated.</p>		

Federal College Work Study

Work-Study is a financial aid award that provides the student the opportunity work and earn a portion of the funds needed to cover education or living expenses while at school:

The benefits of work-study jobs include:

- Student oriented employers who work around your class schedule
- Income earned from Work-Study in a tax year is excluded on the following FAFSA
- Jobs are located on campus which makes them convenient to work in between classes
- Co-workers and district employees help you broaden contacts and your circle of friends

13 – 15 hours per week is the optimal number of hours for full-time students to work

To receive a work-study award you should have answered ‘Yes’ to the FAFSA questions “Are you interested in being considered for work-study?”. In addition, you needed to have for FAFSA completed and submitted by the March 2nd priority date.

If you are a priority applicant who did not receive a Federal Student Work-Study Award but would still like to work contact the Financial Aid Office to see if you might still qualify and if there are still Federal Work-Study funds available. Federal funds need-based made available to the schools are very limited and are awarded on a first-come, first-served basis to qualified applicants. Consideration will be given to renewal students who meet all the federal conditions and requirements outlined in the Federal Student Work-Study Program. Unfortunately, due to limited available federal funds, employment in a work-study job is not guaranteed.

All students working on a SMCCCD college campus are subject to district hiring policies.

Students must not begin working until they receive notification that both they have been approved.

Student Loans

SMCCD LOAN POLICY:

In an attempt to decrease the number of student loan defaults and lower the level of student loan indebtedness, College of San Mateo (SMCCD) will adhere to the following student loan policy:

While SMCCD believes that student loans are an integral part of the federal aid programs, we are deeply concerned about student loan default and high student loan indebtedness. Therefore, whenever possible, we will encourage students to select work-study or off-campus employment instead of student loans. In addition, we will encourage students to borrow as little as possible at the community college level where educational costs are lower than at four-year colleges and universities.

LOAN APPLICATION: CASE-BY-CASE

SMCCD requires loan applicants to submit a written request for student loans. Forms are available in your Financial Aid Office. Loan requests will be considered on a case-by-case and year-by-year basis. Since research has shown that students who have academic progress problems are more likely to fall into default, a student's academic progress (or lack of it) will play a substantial part in the determination of the loan request. In some cases, the student's request may be approved, but the amount of the loan may be reduced.



LOAN APPROVALS

Students whose loan requests are approved will be sent an award letter and a loan application. The award letter will direct the student to complete a loan entrance interview. During the loan entrance interview, the student will be provided with essential repayment and deferment information regarding the loan. In addition, the student will need to submit verification of the loan entrance exam and completed loan application. The loan application will then be certified by the Financial Aid Office on your campus.

LOAN ENTRANCE AND EXIT INTERVIEWS

After a loan approval all loan applicants will log on to www.studentloans.gov and complete the required Entrance Interview and the Federal Direct Student Loan Master Promissory Note. A student loan cannot be finalized until this process has been completed.

When a student graduates, transfers to another college or university, drops below half-time enrollment status or otherwise leaves school the student must complete the required Federal

Direct Student Loan Exit Interview. The district will not be able to release transcripts or diplomas until the Exit Interview process is completed.

ADDITIONAL GUIDELINES

Students, whose loan requests for a Stafford Direct Loan are approved for the academic year in the Fall Term and then go on Financial Aid Probation for the spring term (before their loan applications are certified), will not have their loan applications certified and will need to re-submit a "Request for Student Direct Loan" form.

There is a deadline for Federal Student Loan Applications. Check with your financial aid office as deadlines may vary from term to term as the academic calendars change.

EMERGENCY LOANS

Emergency Loans are temporary, short term loans arranged on a case by case basis to qualifying students. These loans are made through the Financial Aid Office at the District College that is managing your financial aid application.

Your Financial Aid Office has an Application for Short Term Emergency Loan. Generally these loans are for 30 days (or less). No interest is charged on these short term loans. For financial aid recipients, repayment is due upon receipt of financial aid funds from the school.

Cal Grants

TWO FORMS, TWO STEPS

1. Submit the FAFSA as soon as possible on or after January 1 and no later than the priority deadline of March 2.
2. Submit your verified Cal Grant GPA by the March 2 Cal Grant deadline.

More information at www.csac.ca.gov

Any student, other than a non-immigrant alien, who meets all of the following requirements, shall be exempt from paying nonresident tuition at the California Community Colleges, the University of California, and the California State University (all public colleges and universities in California).

Requirements:

- The student must have attended a high school (public or private) in California for three or more years.
- The student must have graduated from a California high school or attained the equivalent prior to the start of the term (for example, passing the GED

or California High School Proficiency exam).

An alien student who is without lawful immigration status must file an affidavit with the college or university stating that he or she has filed an application to legalize his or her immigration status, or will file an application as soon as he or she is eligible to do so.

Students who are nonimmigrants [for example, those who hold F (student) visas, B (visitor) visas, etc.] are not eligible for this exemption.

The student must file an exemption request including a signed affidavit with the college that indicates the student has met all applicable conditions described above. Student information obtained in this process is strictly confidential unless disclosure is required under law.

Nonresident students meeting the criteria will be exempted from the payment of nonresident tuition, but they will not be classified as California residents. They continue to be “nonresidents.”

WebGrants for Students lets you track your Cal Grant 24/7

WebGrants for Students provides the resources, information and tools needed to assist with the college financial aid process. WebGrants for Students allows you to manage your Cal Grant and/or Chafee Grant account(s) online – you can view updates, make school or address changes, make corrections, post leave-of-absence requests and complete forms at www.webgrants4students.org

Cal Grant C for Vocational/Technical/Occupational Students

Cal Grant C awards assist with tuition and training costs for occupational, technical and vocation programs.

The award includes up to \$575 for books, tools and equipment. Fees will be waived as a Cal Grant recipient. Further information is available at <http://www.csac.ca.gov/doc.asp?id=80>

Chafee Grant for Foster Youth: The California Chafee Grant Program provides up to \$5,000 annually to foster youth and former foster youth to use for college expenses. To qualify, a student must have been in foster care on their 16th birthday and not have reached their 22nd birthday (students could have been foster youth in another state and now live in California). This is a need based grant awarded to students in at least 6 units. Applications are available online at www.chafee.csac.ca.gov or call 888-224-7268, option #3.

Cal Grant Self Service for Students

Financial aid applicants are able to check the status of their request for assistance at <https://mygrantinfo.csac.ca.gov/logon.asp>. FAFSA filer information is automatically forwarded to the California Student Aid Commission. It can take two to three weeks from the time the FAFSA was filed for your information to post at this web site.

The image shows a screenshot of the 'WebGrants 4 Students Sign-In' page. On the left, there are two callout boxes. The top one is yellow and contains the text: 'Enter your User ID and Password. Please note the User ID and Password fields are case sensitive. Authorized Use Only'. Below it is a red callout box with the text: 'First time users create a User ID and Password. Be sure to save this information.' The main sign-in area on the right has the title 'WebGrants 4 Students Sign-In', followed by input fields for 'User ID' and 'Password', and a 'Sign-in' button. Below the sign-in button are two links: 'Create an Account' and 'Forgot your User ID and/or password? Having problems logging in?'.

AB 540 Students

If you're an undocumented or underdocumented student, attended at least three years of high school in California and graduated from a California high school or received its equivalent, you may qualify for in-state tuition rates at California's public colleges and may also be considered for an institutional, privately funded scholarship for when you transfer to a California public college. Questions regarding AB540 enrollment eligibility should be directed to your college's Admission and Records Office.

If you filed an application for permanent residency at least one year before enrolling in college, you may already be eligible for in-state tuition rates and California state aid - contact your college's Admissions and Records Office.

What is AB540?

AA540 is a state law that exempts certain students who are not residents of California from paying nonresident tuition at California Community Colleges and California State Universities. The current SMCCCD rate is \$46 per unit.

Who is Eligible?

Starting in January of 2013 AB540 students will also be able to apply for:

- certain scholarships which require BOG fee waiver eligibility
- Institutional financial aid like EOPS grants & fee waivers and community college BOG fee waivers
- State financial aid like Cal Grants and Chaffee Grants

How do find out if I qualify?

- Complete the California Nonresident Tuition Request. You eligibility will be determined based on your application and the California Nonresident Tuition Exemption Request.
- You attended a California high school for three or more years
- You graduated from a California high school or attained the equivalent of a high school diploma from California

AB540 does not provide student financial aid eligibility for undocumented students. These students remain ineligible for state and federal aid. As a result, these students are not eligible for EOPS, BOG fee waiver or federal or state aid. There are a growing number of scholarships for students who qualify for AB540 in order to help them pay for college. A list of scholarships in which residency is not a criteria is updated annually and can be found on the MALDEF website at www.maldef.org

Additional Resources

Extended Opportunity Programs and Services (EOP&S): EOP&S is a student support program for educationally and economically disadvantaged students. It is designed to provide opportunities in higher education for students with academic potential that historically would not have attended college.

CalWORKs: CalWORKs (California Work Opportunities and Responsibility to Kids) is a state funded Welfare-to-Work Program designed to help individuals on public assistance become self-sufficient. The program includes education, training and support services, as well as employment opportunities related to the individual goal of each participant.

Law Enforcement Personnel Dependents Grant: This grant is available to dependents of California law enforcement officers who were killed or totally disabled in the line of duty. These need-based grants range from \$100 to \$9,873 a year, up to four years, and may be used to attend any California college.

AmeriCorps: By becoming a volunteer with Ameri-Corps, you will receive an education award of up to \$4,725 each year for up to two years. This program provides full-time educational awards in return for work in community service. Funds are requested through the Financial Aid Office. For more information, call 1-800-942-2677 or go to www.americorps.org or www.goserv.ca.gov.

U.S. Department Of Veteran's Affairs: If you are a veteran or you are the dependent of a veteran, Veteran's Educational Benefits may be available to you. Inquire on campus for more details. For more information, call 1-888-442-4551 or go to www.gibill.va.gov.

U.S. Armed Forces: The Army, Navy and Air Force award college scholarships based on physical aptitude and merit to students who will serve at least four years on active duty after graduation. U.S. Coast Guard: The Coast Guard, part of the Department of Homeland Security, can be reached at (877) NOWUSCG.

Support for Native Americans: Members or close descendants of a federally recognized American Indian tribe or Nation may be eligible for grants to help pay for college. To learn more, contact the Office of Indian Education Programs at (916) 978- 6058 or go to www.oiep.bia.edu. (A FAFSA application is required.)

IRS Tax Benefits: The Lifetime Learning Credit is available for college juniors, seniors, graduate students, and working Americans who are pursuing learning to upgrade skills. The credit is also available for students who have already completed the first two years of general education at a community college, and who are attending more than part-time to improve or upgrade job skills

Scholarship Resources

GENERAL SCHOLARSHIP SITES	
http://www.collegescholarships.org/	Narrow your search through this site to quickly find the opportunities you want. Please note that the selections become more unique as you search further, and the selections are located at the top of the left menu for easy browsing.
http://www.collegeanswer.com/paying/scholarship_search/pay_scholarship_search.jsp	Sallie Mae offers a free scholarship search. Provides access to a scholarship database containing more than 3 millions scholarships worth over 16 billion dollars. It is expanded and updated regularly. <ul style="list-style-type: none"> • Privacy policy ensures you will not receive unwanted emails or be subject to intrusive advertising. • Must be registered to access the scholarship search.
http://www.collegenet.com	A state of the art college planning website with extensive links. Apply to college online using a CollegeNET account (and your credit card). The site also includes a scholarship search engine.
http://www.collegeboard.com	The College Board is a national nonprofit membership association whose mission is to prepare, inspire, and connect students to college and opportunity. The site also includes an extensive scholarship search engine.
http://www.finaid.org/scholarships/other.phtml	Scholarship and scholarship search information and links from the premier not-for-profit web site for families and financial aid administrators.
www.studentscholarshipsearch.com/scholarship-search-ebook.pdf	A comprehensive guide to scholarship searches with tips, realistic information and explanations of the process. This free downloadable pdf files provides a lot of informative information.
http://www.students.gov/STUGOVWebApp/Public?topicID=15&operation=topic	Information on the Student Gateway to the U. S. Government

Financial Aid Vocabulary

Award Notification Letter: A letter notifying financial aid applicants of the types and amounts of aid offered, as well as the responsibilities and conditions of each award. The letter will include the method and dates of payment.

California Aid Report (CAR): Correspondence you receive from the California Student Aid Commission regarding your Cal Grant eligibility after you file the FAFSA and GPA Verification form.



Cost of Attendance (COA): The total estimated cost of college for the school year, also referred to as the student budget; includes tuition, fees, books, supplies, transportation, food, housing, and personal expenses. Some components of the COA are obligations to the school and others are estimates for planning purposes. For example a student has a food allowance but does not pay the institution for food.

Default: Failure to make loan payments or otherwise honor the terms of a loan; reported to credit bureaus and can influence future credit and ability to receive financial aid.

Expected Family Contribution (EFC): The amount that you and your family are expected to contribute toward your education, assessed from resources such as employment and assets.

Financial Need: This amount is determined by subtracting your EFC and other financial resources from your cost of attendance. Financial aid awards are offered to meet your financial need based on program requirements and available funds.

Federal Processor: The federal government's computer system, also referred to as the "central processor", that analyzes the information on your FAFSA, calculates your EFC, and sends you a Student Aid Report.

Free Application for Federal Student Aid (FAFSA): The FAFSA is the official financial aid application used to determine federal and state aid. There is no charge to have your FAFSA processed. Online at www.fafsa.ed.gov

Grant: A grant is a form of financial aid that does not have to be paid back. It is a gift.

Loan: A loan is a form of financial aid that must be repaid with interest over a period of years.

Renewal FAFSA: This application simplifies the process of reapplying for financial aid. Some information from the previous application is preprinted on the Renewal FAFSA making the application process faster. Students must re-apply every year.

Residency: This is a determination of a student's status as a California resident. This determination is made by the Admissions Office and will affect which financial aid programs a student may be eligible for.

Return of Title IV Funds: If a student receives federal student aid funds, including grants, and withdraws from all classes before 60% of the enrollment period has passed, the student could owe money back to the federal government or the college. Contact the Financial Aid Office before withdrawing from classes.

Satisfactory Academic Progress (SAP): To be eligible to receive federal and state financial aid, a student must be progressing satisfactorily toward completion of an approved educational program.

Selective Service Registration: By law, certain students are required to register, or arrange to register, with the Selective Service in order to receive federal student aid. This includes males born on or after January 1, 1960, who are at least 18 years old, citizen or noncitizen, and not currently on active duty in the Armed Forces.



Multiethnic & SOGI, Program Services Education Department

Student Aid Report (SAR): The report summarizing the information you provided on your FAFSA. The Financial Aid Office will receive this same information electronically and begin the process to determine your eligibility.

Untaxed Income: All income received that is not taxed or may not be reported to the IRS, including Social Security Benefits, Earned Income Credit, Additional Child Tax Credit, clergy and military allowances, Disability benefits, tax sheltered income reported on W-2 forms, welfare and child support payments, any cash income not reported to the IRS, bills and support paid on your behalf, or any other income received not reported on your tax form.

Verification: A federal process in which the college checks the accuracy of the information you submitted on the FAFSA. Documents will be requested such as 1040 tax returns and W-2 forms. Quick response to any request for documentation will help expedite the process.

Veteran: For the FAFSA, a person who has engaged in active duty or was a cadet or midshipman at one of the service academies, and who was released under a condition other than dishonorable.

Consumer Information

The Colleges of the San Mateo Community College District work very hard to maintain compliance with all federal requirements. These include fiscal, social and legal aspects of college life. Information is included below. There are links to more details of these requirements on the district web site at www.SMCCD.edu.



Academic Program Information

Complete information about all degree and certificate programs available at the district colleges individual web sites at www.smccd.edu. A catalog is provided to all new students as part of the college orientation program. Students are encouraged to download or keep the catalog as a value reference about program requirements for all educational programs. Class schedules are available both on the web and in print copy several months before each semester begins. Students may select courses each term to advance toward completion of a degree or certificate.

Accreditation Information

The colleges of the San Mateo Community College District are approved by the Office of the Chancellor of the California Community Colleges and are fully accredited by the Western Association of Schools and Colleges, the recognized local accrediting agency which is affiliated with the Federation of Regional Accrediting Commissions of Higher Education.

Privacy Rights of Students

The Family Educational Rights and Privacy Act requires educational institutions to provide access to students' official educational records; provide opportunity for a hearing to challenge such records on certain grounds; obtain written consent of the student before releasing certain information; and extend these rights to all students of the college.



The Act provides that the College may release certain types of "Directory Information" unless the student submits a request in writing to the Dean of Enrollment Services that certain or all such information not be released without his/her consent. Currently enrolled students may request that "Directory Information" be withheld by notifying the Dean of Enrollment Services in writing each term or semester.

External entities have access to only the following directory information (1) student's name and city of residence; (2) email address; (3) participation in recognized activities and sports; (4)

dates of enrollment; (5) degrees and awards received; (6) the most recent previous educational agency or institution attended; and (7) height and weight of members of athletic teams.

Appropriate college personnel as noted in No. 3 above have access to full address information.

The Federal Solomon Act requires colleges to release full directory information (including address) to U.S. Armed Forces.

A copy of the Family Educational Rights and Privacy Act (Sec. 438, P.L. 93-380) is available in the Office of Admissions & Records, Administration Building, Room 210, during normal business hours.

Release of Information for Financial Aid Purposes Forms are available in the district financial aid offices and online at www.canadacollege.edu, www.collegeofsanmateo.edu or www.skylinecollege.edu

Student Right-to-Know and Campus Security Act

In order to make the San Mateo Community College District a safe and pleasant environment for students and employees, the District has established procedures in compliance with the Student Right-to-Know (SRTK) and Campus Security Act (Federal Public Law 101-542). Persons seeking information concerning District law enforcement procedures, crime prevention efforts, and crime statistics should contact the Public Safety Office at your campus.

As part of our reporting under the Campus Security Act, the district colleges are required to report any crimes committed on campus. Reports are available from the Campus Safety Office.

The Act also requires institutions to make available the completion or graduation rate of certificate or degree-seeking full-time students. A paper copy of this information may be obtained at the Admissions and Records Office at your campus.

Student Conduct

Students enrolled in the Colleges of the District are expected to conduct themselves as responsible citizens and in a manner compatible with the District and College function as an educational institution. Students are also subject to civil authority and to the specific regulations established by each College in the District. Violators shall be subject to disciplinary action, including possible cancellation of registration, and may be denied future admission to the Colleges of the San Mateo County Community College District. A list of actions which are prohibited and may lead to appropriate disciplinary action is contained in the College Catalog, which is available for review in College offices and for free in the district college bookstores. All information is also available on line.

Academic Integrity Policy (Cheating and Plagiarism)

As members of the college community, students are expected to demonstrate integrity on all academic endeavors. Students are evaluated on their own merits, so they should protect academic integrity at district colleges and be proud of their achievements.

General principles of academic integrity include the concept of respect for the intellectual property of others, the expectation that individual work will be submitted unless otherwise allowed by an instructor, and the obligations both to protect one's own academic work from misuse by others and to avoid using another's work as one's own. Faculty, with the full support of the colleges, have the right to take standards of academic integrity into account when assigning grades. All students are expected to understand and abide by these principles.



Any act which gains or is intended to gain an unfair academic advantage or which compromises the integrity of the academic standards of the college may be considered an act of academic dishonesty.

Cheating and Plagiarism are violations of the Academic Integrity Policy and the Student Conduct Code and will result in appropriate disciplinary action.

Students seeking further information concerning these guidelines should contact the Office of the Vice President, Student Services, Building 9, room 209 or see the College Catalog.

Student Ability for Financial Aid Eligibility Changes

Recent federal legislation has limited the Ability to Benefit (ATB) provisions by which a person who does not have the equivalent of a high school diploma may receive federal financial aid effective on or after July 1, 2012. The equivalent to a high school diploma includes passing the GED or California High School Proficiency Exam (CHSPE), homeschooling and the completion of a two year post-secondary program that is fully transferable to a baccalaureate program, (such as an AA/AS degree). Those without the equivalent of a high school diploma are not eligible for federal financial aid except under the following conditions:

1. Prior to July 1, 2012 they were enrolled in an eligible program as defined by the Department of Education and have previously met one of the ATB provisions below; or
2. On or after July 1, 2012, they can demonstrate enrollment prior to July 1, 2012 in an eligible program as defined by the Department of Education and subsequently fulfill one of the ATB provisions below:

ATB may be established by the following:

Satisfactory completion of 6.0 units of degree-applicable coursework acceptable for college credit at a SMCCCD college, OR achieving a passing score on all three assessment tests administered by the College Testing Offices. This assessment is referred to as an Ability to Benefit Test.

If ineligible to demonstrate Ability to Benefit because the students was not enrolled in an eligible program as defined by the Department Education prior to July 1, 2012, the student may not receive any federal financial aid from any college/university until having the equivalent of a high school diploma. There is no appeal to this statutory requirement.

For GED testing information, interested persons should call the unified school district in their area. Students who are still attending high school are not eligible for federal financial aid regardless if they demonstrate Ability to Benefit as they must also be regularly admitted college students.

Satisfactory Academic Progress (SAP)

Federal regulations require that the standards applied to students receiving financial aid also apply during periods when a student is not receiving federal aid. This policy does not apply to the Board of Governors' Fee Waiver (BOGFW).

The Financial Aid Office uses the following policy to measure SAP

- Complete at least 67% of the units you attempt each semester .
- Maintain a 2.0 Grade Point Average.

- Complete your educational objectives within 150% of the published length of your educational program. (All units of ESL and 30 units of remedial courses are excluded from the maximum.)
- All transferable units from other schools will be included in the maximum time frame assessment, the cumulative GPA assessment and the cumulative pace rate assessment. These transferable courses will count towards unit maximum based on the number of units accepted by the district Admissions and Records Offices after you submit an official academic transcript from all prior schools.
- SAP is monitored each semester. Students who fail to meet GPA or completion percent are placed on financial aid warning after the first deficiency. Students are notified by email and through the SMCCCD WebSmart account.
- Students whose total units exceed the maximum time-frame requirements or those who have been placed on financial aid probation for two semesters in a row or a total of three non-consecutive semesters within the District will be suspended from financial aid eligibility.
- At any point, when it is mathematically impossible for a student to graduate within the maximum credit standard, that student will be considered in violation of the SAP Policy, and ineligible for financial aid.
- Students may reinstate financial aid eligibility after a suspension by attaining the minimum GPA or completion requirement.
- Students may appeal their financial aid suspension by filing a written request with all documentation listed on the Appeal Form and return all materials to your Financial Aid Office. An explanation of the circumstances that caused the lack of progress and your plan to remedy this deficient status are required for all appeals. As part of the appeal process the student must meet with a counselor and attach a current Student Education Plan (SEP) with the other appeal materials. Incomplete appeals will not be considered.
- A student whose Financial Aid Appeal was denied may make a written request for the denial to be reviewed by the Financial Aid Appeal Committee. Check with your Financial Aid Office for requirements. The student will be notified by email and letter of the decision. The Appeals Committee decision will be final.
- File your appeal by the deadline date. Check the calendar since dates may vary by term.

Financial Aid
Satisfactory Academic Progress

Special Considerations for SAP

- Each semester, when counting credits to determine aid eligibility for that semester; many repeated classes will be excluded from the financial aid eligible credit count. A student can be paid on a repeated class IF the class was never previously passed. A student can also be paid for repeating a previously passed course as long it is the first repeat of the class. Transferable courses taken at other colleges will be counted when

calculating a student's maximum timeframe provided the courses would apply toward degree or certificate requirements. ESL Courses are not counted in the maximum timeframe for SAP. Thirty (30) units of remedial coursework will be exempt from the maximum timeframe evaluation.

- Repeated enrollment that is not aid eligible will be excluded from the student's enrollment status for the term
- Federal Title IV financial aid will be recalculated based on the student's adjusted enrollment status
- This recalculation will be applied regardless of whether a student received aid for previous course enrollments
- Waitlisted courses do not count toward official enrollment status for financial aid purposes
- All repeated courses to affect financial aid satisfactory academic progress calculations. A repeated course along with the original attempt must be counted as attempted credits
- Suspension and Extension Appeals cannot override federal regulations. If you are in a class that is not eligible for payment, but the class is part of your approved educational plan, you will not be penalized for repeating the class, but you cannot receive financial aid for that class.
- There is a deadline for Financial Aid Academic Progress Appeals each term. Dates vary as academic calendars change. Check with your Financial Aid Office for these dates.

Satisfactory Academic Progress Changes

While this policy has existed for many years, significant changes have been made to it based on new federal regulations. Students will first be monitored on the new policy after fall 2011 grades are official. Changes include:



- Accepted transfer credits will now be included in the calculations for credit completion rate and comprehensive GPA.
- The comprehensive GPA will include grades for each class that is visible on your transcript regardless of university grade replacement and grade exclusion policies.
- Removal of the Term Completion standard.
- Stricter standards exist for the maximum number of credits an undergraduate student may attempt while still being eligible for federal financial aid.
- At any point, when it is mathematically impossible for a student to graduate within the maximum credit standard, that student will be considered in violation of the SAP Policy, and ineligible for financial aid.

Repeated Coursework

Federal regulations limit the number of times a student may repeat a course and receive financial aid for that course:

- A student may receive aid to repeat a previously passed course one additional time. Once a student has completed any course twice with a passing grade, he/she is no longer eligible to receive aid for that course.
- A student may receive aid when repeating a course that was previously failed, regardless of the number of times the course was attempted and failed.
- If a student retakes a course that is no aid eligible, a recalculation of aid is done to exclude the credits for the repeated course. If a balance is due after the recalculation, the student must make payment in order to retain the course.
- This rule applies whether or not the student received aid for earlier enrollments in the course.

Withdrawing from a modular, condensed or class shorter than the standard academic semester

The new federal regulations change the way withdrawals are determined and calculations are done when dropping one or more courses offered in a modular, or session, format.

- A modular class is one that is shorter than the entire length of the semester or summer term, such as an 8-week session course, or an intersession course.



- A student is considered to have withdrawn from the semester, for financial aid purposes, if that student does not complete all of the days in the semester or summer term that they were scheduled to complete. In other words, if, at the time you withdraw from a session course, and your remaining enrolled classes begin at a later date that term, you will be considered to have withdrawn from the term for financial aid purposes. If that occurs, we will be unable to redetermine your financial aid eligibility for that semester, or term, until we receive verification that you have attended the classes that begin later in the term. In some cases, that will mean waiting until grades are posted for the semester before we can redetermine your aid eligibility.

INCOMPLETE COURSES

"I" (incomplete) grades will be considered as "attempted", but will not be considered to have been "completed". If a student's "I" grade changes during a term, it is the student's responsibility to inform the financial aid office of the change. If the change of grade will affect the student's financial aid eligibility, the financial aid office will then do a recalculation of aid eligibility during the term. Otherwise, the change of grade will not be factored into the cumulative pace rate until the next incremental assessment.

SPECIAL "SAP" CONSIDERATIONS:

All financial aid applicants must complete 67% of classes attempted as a part of the Satisfactory Academic Progress

Pace Rate Calculation

$$\frac{\text{Units Completed}}{\text{Rate}} = \text{Pace}$$

calculations. This is also known as the "Qualitative" measure of progress.

The second measure of progress is the requirement to maintain the minimum cumulative GPA of 2.0. This is referred to as the Quantitative measure of Satisfactory Academic Progress.

WITHDRAWALS AND GRADES OF "INCOMPLETE"

Students who withdraw from classes or receive grades of "incomplete" will have those classes included in the "pace rate calculation." "Withdrawals" and "incompletes" will be included with all other classes attempted.

GRADES OF "F" AND "NO CREDIT"

Students who receive grades of "F" or "No Credit" do not receive credit for the classes attempted. Thus, these classes would not be considered to have been completed.



GRADES OF "D" OR BETTER AND "CREDIT"

Students who receive grades of "D" or better and "credit" will receive credit for the classes attempted. Thus, these classes would be considered to have been completed.

PROGRESS IN SUMMER SESSIONS

A student's progress in summer session will be counted when assessing cumulative pace rate and cumulative GPA.

Record Delay (RD) GRADES

Should a student's record reflect a Record Delay (RD) grade for a course taken the previous terms at the time of the initial financial aid award disbursement, the student's aid will be withheld until the grade is reported by the faculty person and posted on the student's record.

Attendance Regulations

Regular attendance in class and laboratory sessions is an obligation assumed by each student at the time of his/her registration. When a student fails to attend class, he/she misses the content of the session, and course continuity is lessened. When failure to attend class places a student's success in jeopardy, the instructor may drop the student from the class.

Total hours of absence which exceed twice the number of hours a class meets in a week define "excessive absence" as used by many instructors in dropping students for nonattendance. Instructors may, however, utilize stricter attendance requirements.



Absence due to participation in college-sponsored activities may be considered excused when the student informs and receives permission from the instructor in advance of the absence and makes up all work missed.

A student dropped from any class for nonattendance may appeal in writing to the Division Dean within five College calendar days of such a drop if the student thinks the absences should be excused, and reinstatement in class can be justified. Students may, with the permission of the instructor, remain in class while their appeal is being reviewed. A recommendation regarding the appeal will be forwarded to the instructor whose decision is final.

Financial aid applicants and recipients are required to follow all attendance requirements.

Emergency Leave of Absence

A student who finds it necessary to withdraw from all enrolled courses at any time after registration must obtain a petition for semester leave of absence. This petition may be obtained from the Health Center if the emergency is of a medical nature. A petition for non-medical emergency leave of absence may be obtained from the Admissions and Records Office. It is the student's responsibility to complete the petition process. The leave of absence shall only be used when verified circumstances beyond the student's control force a complete withdrawal from all courses. Withdrawals resulting from an approved leave will not be included in the determination of the student's academic progress.

A student absent 5 days or more with a medical problem should notify his/her instructor(s).

Financial Aid recipients should be aware that the federal Leave of Absence regulations may have different requirements than institutional policies.

For Student Financial Aid (SFA) Purposes refund and repayment requirements apply when a

student receives SFA Program funds and withdraws, drops out, takes an unapproved leave of absence, fails to return from an approved leave of absence, is expelled, or otherwise fails to complete the period of enrollment for which he or she was charged.

Refunds and Repayments

There are two processes used in determining if a credit balance on a student account is to be returned to a student. If there are no federal funds involved the process is a refund. If federal funds the Federal Return to Title IV Funds process is mandated. Some examples of federal aid are: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), or Federal Direct Student Loans. More information on each the above process is shown below.

The last day to withdraw from an Academic Session that is shorter than the semester length class and retain eligibility for a refund is 10% of the scheduled length of the course.

Less than semester
length classes

The last day to withdraw from an academic session that is shorter than the semester length class without a “W” appearing on the transcript is 30% of the scheduled length of the course.

Institutional Refunds

A student may either choose to maintain a credit balance or account or contact the Business office to arrange for a refund. Refunds are NOT issued automatically. Credit balances remain on student accounts for a maximum of five (5) years.

Prior to the first day of classes:

- Students dropping all classes will receive full credit toward future registration fees for the amount of all feeds paid. A \$10 processing fee (plus an additional \$50 processing fee for non-resident students and F-1 Visa international students) will be retained by the College if a refund is issued to the student.

On or After the First Day of Instruction:

- **Enrollment Fee/ Non-resident Tuition**
Students will receive full enrollment fee and non-resident fee credit toward future registration fees if they reduce their program or officially withdraw from all courses within the first 10% of class meetings. (For example: if a course has 12 meetings, 10% of 12 = 1.2; the College will round up to 2.0; therefore, the student must withdraw no later than the end of the day of the second class meeting.) Students who officially withdraw from all courses and request a refund will be subject to a \$10 processing fee. An additional \$50 processing fee will be retained by the college for non-resident and F-1 Visa international students who request a refund..

Health Services Fee

Students will receive a full refund through the second week of instruction for semester-length classes and through the first 10% of the class meetings for students enrolled in less than semester-length classes. Thereafter, these fees are not refundable or transferable unless an action of the College (e.g., class cancellation) prevents the student from attending.

Parking Fee

Parking permits are non-refundable unless an action of the College (i.e. cancellation of all of the student’s classes) prevents the student from attending. If a parking permit has been issued, it must be returned to the Business Office before a credit or a refund of the Parking Fee will be processed. Lost and stolen parking permits are nonrefundable.

Student Body Fee

This fee is refundable through January 30, 2012 for Spring term. To request a credit or refund of this fee, contact the Student Activities Office, (650) 306-3364.

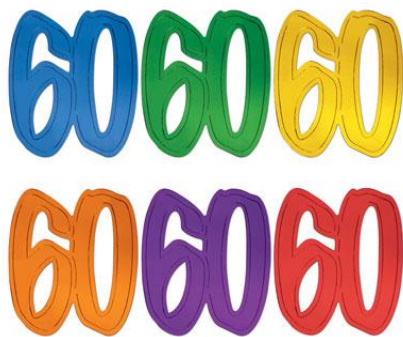
Student Representation Fee

This fee will be waived for students who refuse to pay for religious, political, moral, or financial reasons. This waiver must be submitted in writing within the first 10% of the period of instruction of the course(s).

Contact the Cashier’s Office at your district college regarding credit and refund questions,

Federal Funds Refund Policy

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence. Prior to completing 60% of a payment period or term, the federal Title IV financial aid programs must be recalculated in these situations.



If a student leaves the institution prior to completing 60% of a payment period or term, the financial aid office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula: Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Unofficial Withdrawals

If a student does not officially withdraw from all classes but fails to earn a passing grade in at least one course, federal aid regulations require that we assume the student has “unofficially withdrawn,” unless it can be documented that the student completed the enrollment period. Unofficial withdrawals require a Title IV refund calculation at the midpoint of the enrollment period. The reduction of federal aid may create a balance due to the district college that must be repaid.

Title IV Refund Process

The SFA refund and repayment requirements do not apply to a student who:

- withdraws, drops out, or is expelled before his or her first day of class (see 34 CFR 668.21, 685.303, and 682.604.)
- withdraws from some classes, but continues to be enrolled in other classes, or
- does not receive SFA Program funds for the period in question.
- Students whose parents received a PLUS Loan are considered to have received SFA Program funds and so are covered by the SFA refund and repayment requirements.



Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula: Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 180 days of the student's withdrawal. The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:

- Unsubsidized Federal Direct Stafford Loan
- Subsidized Federal Direct Stafford Loan

- Direct PLUS Loan
- Federal Pell Grants for which a Return of Title IV Funds is required
- All other Federal Grants for which a Return of Title IV Funds is required

Title IV Refund Repayment Policy

Many students realize after the fact that decisions they made require them to repay some or all of their financial aid for a semester. The consequence can amount to several hundred dollars. Save yourself this stress by understanding the impact of your decisions before you make them.



Refund
Policy

These situations include, but are not limited to:

- Changing credit load during the Add/Drop period at the beginning of each term
- Dropping a class or workshop that you never attended
- Failing to meet prerequisite requirements for classes offered in a sequence for the same semester
- Changing your degree plan or academic career
- Completing withdrawing from all your classes for a semester
- Receiving grades of all “Fs” for a semester
- Receiving an “F” for a class you never attended
- Receiving additional educational assistance, such as scholarships, after your financial aid has been disbursed
- Discovering that you have been awarded over the annual or lifetime limits for federal grants or loans.

If financial aid has been disbursed and you reduce your credit load, you may have to repay funds. The amount of a Pell Grant is based on the number of credits in which a recipient is enrolled. The amounts will be adjusted each time you drop and add classes between the dates of your Pell Grant disbursement and the “Freeze” date or the last day to drop a semester length class without a “W”. Summer dates and classes that are less than a standard academic semester length will differ for each session.

A bill will be sent with the amount due. A student will not be eligible for further student financial aid funds until the overpayment is paid in full. In addition, your school records will be placed on “HOLD.” You will not be able to register for classes or request academic transcripts until this bill has been **paid in full**.

If you do not pay this bill or make payment arrangements, your overpayment will be reported to the National Student Loan Data System (NSLDS). NSLDS notifies all other colleges and universities that you now owe money. You will be ineligible to receive further financial aid, at any college. The NSLDS notification will be removed when your bill is paid in full.

If you continue to ignore this bill, your account will be turned over to the Department of Education for all future collection. The department of Education has the ability to garnish your wages, withhold your tax refunds, send your account to a collection agency, and take you to court to recover the money owed. You must pay this bill in full within 45 days.

Student Grievances and Appeals

Students are encouraged to pursue their academic studies and become involved in other sponsored activities that promote their intellectual growth and personal development. The College is committed to the concept that, in the pursuit of these ends, the student should be free of unfair and improper actions on the part of any member of the academic community. If, at any time, a student feels that he/she has been subject to unjust actions, or denied his/her rights, redress can be sought through the filing of an appeal or grievance. Detailed information is provided in the Student Handbook which is available in the Student Activities Office. For further information concerning any aspect of student grievances or rights of appeal, students should contact the Vice President of Student Services at (650) 306-3234.

Most complaints, grievances or disciplinary matters should be resolved at the campus level. This is the quickest and most successful way of resolving issues involving a California Community College (CCC). You are encouraged to work through the campus complaint process. See the California Community Colleges Chancellor's Office website for additional resources in resolving issues.

Policy of Non-discrimination

The San Mateo Community Colleges are committed to equal opportunity regardless of age, gender, marital status, disability, race, color, sexual orientation, religion, national origin, or other similar factors, for admission to the College, enrollment in classes, student services, financial aid, and employment in accordance with the provisions of Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972 (45CRF 86), Section 504 of the Rehabilitation Act of 1973 (P.L. 93-112), and the Americans with Disabilities Act of 1990.

It is important that students, staff, and all others associated with the College understand the importance of reporting concerns about possible violations of this policy. The College's commitment to equal opportunity demands full investigation of possible violations and an opportunity for a fair and impartial hearing on any matter relating to these laws and policies.

Any person seeking information concerning these laws and policies or claiming grievance because of alleged violations of Title VI of the Civil Rights Act of 1964, Section 504 of the

Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990 should contact the Vice President of Student Services, Building 9, room 209, (650) 306-3232.

All grievances will be reviewed in terms of Title VI and Title IX law, and persons involved will be advised of the provisions of the law and their legal rights. If normal channels are not available or fail to meet legal requirements, the necessary action will be initiated.

Inquiries regarding Federal laws and regulations concerning nondiscrimination in education or the District's compliance with those provisions may also be directed to:

Office for Civil Rights
U.S. Department of Education
50 United Nations Plaza, Room 239
San Francisco, CA 94102

Policy on Americans with Disabilities Act

The purpose of the Americans with Disabilities Act (ADA), PL 101-336, is to extend to people with disabilities civil rights similar to those now available on the basis of race, color, national origin, sex and religion through the Civil Rights Act of 1964. It prohibits discrimination on the basis of disability in private sector employment, services rendered by state and local governments, places of public accommodation, transportation, and telecommunications relay services. The ADA says that no covered entity shall discriminate against a qualified individual with a disability because of the disability of such individual in regard to job application procedures; the hiring, advancement, or discharge of employees; employee compensation; job training; and other terms, conditions, and privileges of employment.

Major employment provisions of the ADA require equal opportunity in selection, testing, and hiring of qualified applicants with disabilities (applicants with disabilities may request that special accommodations be made in order to complete these processes); equal treatment in promotion and benefits; reasonable accommodation for applicants and workers with disabilities when such accommodations would not impose "undue hardship"; and prohibits discrimination against workers with disabilities. (This provision is similar to the Civil Rights Act of 1964 and Title V of the Rehabilitation Act of 1973).

Employers may require that an individual not pose a direct threat to the health and safety of others; may not make pre-employment inquiries about an applicant's disability or conduct pre-employment medical exams; and may conduct a test for illegal drug use and prohibit all workplace use of illegal drugs and alcohol.

Students needing further information or if there are any problems or complaints regarding compliance issues please contact the Office of the Vice President of Student Services.

Policy on Sexual Harassment

District Colleges prohibit, in any and all forms, the sexual harassment of its students and staff. Sexual harassment of students by other students or staff, and/or the harassment of staff by students or other staff is considered intolerable behavior that will be investigated and acted upon immediately.

Students or staff claiming grievance because of alleged violations of this policy should contact the Vice-Chancellor of Human Resources and Employee Relations, (650) 358-6767. Policy on Drug-Free Campus

Policy on Drug-Free Campus

The San Mateo County Community College District, in compliance with the Federal Drug-Free Schools and Communities Act Amendments of 1989, prohibits the use, possession, sale or distribution of alcohol, narcotics, dangerous or illegal drugs or other controlled substances, as defined in California statutes, on District or College property, or at any function sponsored by the District or College. Students are expected to conduct themselves as responsible citizens and in a manner compatible with the community college function as an educational institution. Students are subject to civil authority and to all District and College rules and regulations.

Students found to be in violation of the drug-free campus policy by manufacturing, distributing, dispensing, possessing, or using controlled substances, as defined in California statutes, on any District property will be subject to disciplinary procedures up to and including possible cancellation of registration.

Persons seeking further information concerning this policy or the health risks and effects associated with alcohol and narcotics or other dangerous or illegal drugs, should contact the College Health Center. Policies and other information are sent to all students, faculty and staff each academic term.

Directory Information

Federal and State laws provide that the College may release certain types of "Directory Information" unless the student submits a request, in writing, to the Records Officer that certain or all such information is not to be released without his/her consent. "Directory Information" in the San Mateo County Community College District includes: student's name and city of residence, participation in recognized activities and sports, dates of enrollment, degrees and awards received, the most recent previous educational agency or institution attended, height and weight of members of athletic teams, student photographs and email addresses.