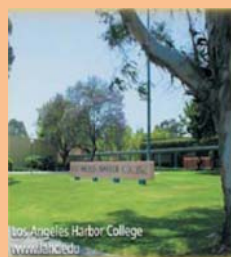
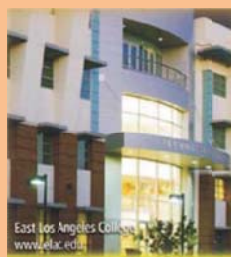
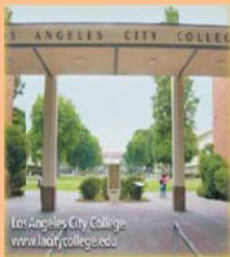


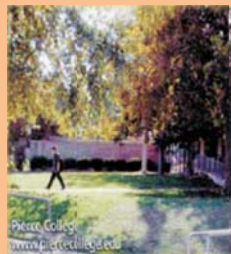
2016-17

YOUR  
**HELPING HANDBOOK**  
TO UNDERSTANDING FINANCIAL AID

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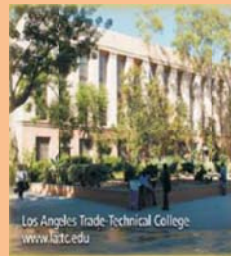
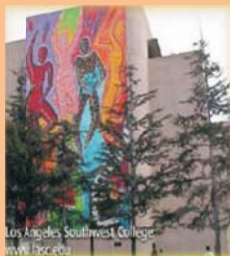


COLLEGES



APPLICATION

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## LOS ANGELES COMMUNITY COLLEGE DISTRICT

### EAST LOS ANGELES COLLEGE [ELAC] (001222 FAFSA) (022260 CA Dream Act Application)

1301 Avenida Cesar Chavez  
Monterey Park, California 91754  
(323) 265-8738 www.elac.edu

### LOS ANGELES CITY COLLEGE [LACC] (001223)

855 North Vermont Avenue  
Los Angeles, California 90029  
(323) 953-4000 x2025 www.lacitycollege.edu

### LOS ANGELES HARBOR COLLEGE [LAHC] (001224)

1111 Figueroa Place  
Wilmington, California 90744  
(310) 233-4320 www.lahc.edu

### LOS ANGELES MISSION COLLEGE [LAMC] (012550)

13356 Eldridge Avenue  
Sylmar, California 91342  
(818) 364-7648 www.lamission.edu

### LOS ANGELES PIERCE COLLEGE [LAPC] (001226)

6201 Winnetka Avenue  
Woodland Hills, California 91371  
(818) 719-6428 www.piercecollege.edu

### LOS ANGELES SOUTHWEST COLLEGE [LASC] (007047)

1600 West Imperial Highway  
Los Angeles, California 90047  
(323) 241-5338 www.lasc.edu

### LOS ANGELES TRADE-TECHNICAL COLLEGE [LATTC] (001227)

400 West Washington Boulevard  
Los Angeles, California 90015  
(213) 763-7082 www.lattc.edu

### LOS ANGELES VALLEY COLLEGE [LAVC] (001228)

5800 Fulton Avenue  
Valley Glen, California 91401  
(818) 947-2412 www.lavc.edu

### WEST LOS ANGELES COLLEGE [WLAC] (008596)

9000 Overland Avenue  
Culver City, California 90230  
(310) 287-4532 www.wlac.edu

### ADMINISTRATIVE OFFICES

770 Wilshire Boulevard  
Los Angeles, California 90017  
(213) 891-2300 www.laccd.edu

## BOARD OF TRUSTEES

Scott J. Svonkin, *President*  
Mike Eng, *Vice President*  
Mike Fong  
Andra Hoffman  
Sydney K. Kamlager  
Ernest H. Moreno  
Nancy Pearlman  
Milo Anderson, *Student Trustee*

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Dr. Adriana D. Barrera, *Deputy Chancellor*  
Dr. Felicitó Cajayon, *Vice Chancellor of Economic and Workforce Development*  
Dr. Ryan M. Cornner, *Vice Chancellor of Educational Programs and Institutional Effectiveness*  
Dr. Kevin D. Jeter, *Interim General Counsel*  
Dr. Robert B. Miller, *Vice Chancellor of Finance and Resource Development*  
James D. O'Reilly, *Chief Facilities Executive*  
Dr. Albert J. Roman, *Vice Chancellor for Human Resources*

## CENTRAL FINANCIAL AID UNIT

Cynthia V. Sandico, *Financial Aid Manager*

## COLLEGE FINANCIAL AID ADMINISTRATORS

Lindy Fong, ELAC	Student Services Building
Michell Anderson, LACC	Student Services Village, Room 132
Peggy Loewy Wellisch, LAHC	Student Services/ Administration, Room 114
Dennis Schroeder, LAMC	Instructional Building
Anafe Robinson, LAPC	Student Services Building, Room 4800
Vacant, LASC	Student Services Center Building, 1 <sup>st</sup> Floor, Room 104
Ludwig Perez, LATTC	Student Services Building, Room 214
Vernon Bridges, LAVC	Student Services Center Building, 1 <sup>st</sup> Floor
Glenn Schenk, WLAC	Student Services Building (SSB) 2 <sup>nd</sup> Floor, Room 210

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# FINANCIAL AID ELIGIBILITY AND APPLICATION PROCESS

## WHAT IS FINANCIAL AID?

The purpose of student financial aid is to provide financial assistance to students who, without such aid, would be unable to attend college. Although it is expected that students and parents will make a maximum effort to meet the cost of education, financial aid is available to fill the gap between family resources and the annual educational expenses. Financial aid is intended to supplement the family's existing income/financial resources and should not be depended upon as the sole means of income to support other non-educational expenses.



Financial aid is available from various sources such as federal and state governments, institutional, and community organizations, as well as individual donors. Financial aid can be awarded in the form of grants, loans, work-study, scholarships, or a combination of these.

## WHO IS ELIGIBLE FOR FINANCIAL AID?

To be considered for financial aid, students must meet the following minimum requirements:

- For federal aid eligibility, be a U.S. citizen or an eligible non-citizen. An eligible non-citizen is a U.S. permanent resident who has documentation from the Department of Homeland Security verifying that his/her stay in the U.S. is for other than a temporary purpose.
- For state aid eligibility, be either a 1) U.S. citizen or eligible non-citizen, or 2) be classified as an AB 540 student by your college's Admissions & Records Office.
- Demonstrate financial need (for most programs).
- Have a valid high school diploma (as determined by the college Admissions & Records Office) or a recognized equivalent such as a General Education Development (GED) certificate, passed a high school proficiency examination, or completed a high school education in a homeschool setting. (Students who were enrolled in a college or university prior to July 1, 2012 who do not meet this requirement should check with their Financial Aid Office for alternative qualifying options.)
- Be enrolled as a regular student in an eligible associate degree, transfer program, or Certificate of Achievement program.
- Be making Satisfactory Academic Progress in a course of study leading to a certificate, AA or AS degree, or transfer to a baccalaureate degree program.
- Not be in default on any student loan such as Federal Perkins Loans, Federal Stafford Loans (subsidized and/or



unsubsidized), Federal Direct Loans (subsidized and/or unsubsidized), or Supplemental Loans to Assist Students (SLS) at any college attended.

- Not owe an overpayment on a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Academic Competitiveness Grant (ACG), SMART Grant, or Iraq and Afghanistan Service Grant.
- If a male, be registered with Selective Service (including California Dream Act applicants).
- Have a valid Social Security Number (SSN) for federal aid eligibility.
- Must have resolved all drug conviction issues.
- File a federal income tax return if required to do so.

## STUDENT DEPENDENCY STATUS

If you meet one or more of the criteria below you are considered an independent student for financial aid purposes. Complete the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (for AB 540 students) with your (and your spouse's, if applicable) income and asset information. If you do NOT meet any of the criteria below, you are a DEPENDENT student and must provide your and your parents' income and asset information on the FAFSA or California Dream Act Application (for AB 540 students).

## DEPENDENCY CRITERIA

- You were born before **January 1, 1993**.
- You are married.
- You will be enrolled in a master's or doctoral program (graduate or professional program beyond a bachelor's degree) in **2016-2017**.
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- You are a veteran of the U.S. Armed Forces.
- You have or will have children who will receive more than half of their support from you between July 1, 2016 and June 30, 2017.
- You have dependents (other than your spouse or children) that live with you and receive more than half of their support from you now and through June 30, 2017.
- At any time since you turned age 13, both your parents were deceased, or you were in foster care, or you were a dependent/ward of the court.
- As of today, you are an emancipated minor as determined by a court in your state of legal residence.
- As of today, you are in legal guardianship as determined by a court in your state of legal residence.
- At any time on or after July 1, 2015, your high school or school district homeless liaison determined that you were an unaccompanied youth who was homeless, or self-supporting and at risk for being homeless.
- At any time on or after July 1, 2015, the director of an emergency shelter or transitional housing program funded by the U. S. Department of Housing and Urban Development determined that you were an unaccompanied youth who

was homeless, or self-supporting and at risk for being homeless.

- At any time on or after July 1, 2015, the director of a runaway or homeless youth basic center or transitional living program determined that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.

### SPECIAL DEPENDENCY EXCEPTIONS

Under federal and state laws, if you are a dependent student you are required to provide parental information and signatures on your aid application. Under very limited conditions, you may be able to submit your application without parental information due to special circumstances. Examples of special circumstances include: your parents are incarcerated, or you left home due to an abusive family environment. Notify the Financial Aid Office if you feel that you have special circumstances.

If you believe you have a special circumstance and are unable to provide parental information, you will need to provide documentation to verify your situation. Written evidence may include court or law enforcement documents, letters from school counselor, social worker, or clergy member, and other relevant data that explains your situation.

### HOW TO APPLY

We encourage all students to apply for financial aid online at [www.fafsa.gov](http://www.fafsa.gov) or at [www.caldreamact.org](http://www.caldreamact.org) (for AB 540 students). Processing is fastest and most accurate when completing your application online. If you want to request a paper application, you may print one from the websites above or you may contact the Federal Student Aid Information Center at 800-433-3243 (for the FAFSA) or the California Student Aid Commission at 888-224-7268 (for the California Dream Act Application).

After the results of your FAFSA (or California Dream Act Application for AB 540 students) are received by the college, the first step to complete will be Campus Selection through the LACCD Student Information System ([bit.ly/LACCDISIS](http://bit.ly/LACCDISIS)). This step will allow you to decide and select which LACCD college you want to have process your financial aid. Generally, you should select the college you will enroll at during 2016-2017 and/or expect to complete your program of study.

Students applying for Federal Direct Loans, Federal PLUS Loans, Federal Perkins Loans, Emergency Loans, or scholarships must complete additional processes and forms. Not all colleges participate in all of these programs.

### WHEN TO APPLY



Campus priority dates are established to encourage early application for financial aid. Also, some federal and state aid programs have limited funding and are awarded on a first come, first served basis to eligible students. Students who miss the priority date may still apply for the remaining funds available. Contact the Financial Aid Office at the college that you plan to attend for other priority funding deadlines. **Staff members are available to answer your questions and help you complete any of the financial aid forms.**

### DEADLINES

#### **March 2, 2016**

You must submit a FAFSA (or California Dream Act Application for AB 540 students) and a verified grade point average (GPA) for Cal Grant B and C consideration.



#### **May 1, 2016**

Complete and submit all required documents to your Financial Aid Office. This will ensure that we are able to process your financial aid file in time for the start of the Fall 2016 semester.

#### **September 2, 2016**

Second chance deadline for community college students to apply for a Cal Grant B (except for AB 540 students). Since the number of awards available in September is limited, it is best to apply by March 2, 2016.

#### **June 30, 2017**

Deadline for submitting a 2016-2017 Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (for AB 540 students). For Federal Pell Grants, a valid electronically processed FAFSA must be received by the college from the U.S. Department of Education before the last day of the semester for which you are enrolled or June 30, 2017, whichever comes first. *Do not wait until the last minute to apply for financial aid.*

**Federal Direct Loans:** Please check with your college Financial Aid Office for campus specific deadlines.

### VERIFICATION POLICY

If your application has been selected for verification, you will be required to provide additional documentation. Refer to your campus Financial Aid Office for pertinent deadlines. Failure to meet deadlines may result in the denial of financial aid.



Students can check their financial aid file status (and complete the verification process or download the appropriate forms) from the LACCD Student Information System (SIS). The LACCD SIS is accessible through [bit.ly/LACCD SIS](http://bit.ly/LACCD SIS).

The Financial Aid Office may request additional documentation based on the information submitted on your financial aid application such as:

- Federal tax transcripts, wage and income (W-2) transcripts, and/or proof of non-filing
- Verification of untaxed income and benefits
- Verification Worksheet
- Other documents as needed to verify your application or situation

Verification requirements apply to all federal aid programs and the state Cal Grant program.

## ENROLLMENT FEES AND NON-RESIDENT TUITION

### CALIFORNIA RESIDENT STUDENTS

The Admissions Office determines the residency status for all students. Effective Summer 2012, the enrollment fee for a California resident is \$46.00\* per unit. Enrollment fees may be waived for students who are eligible for a Board of Governors (BOG) Fee Waiver.



(\* fees are subject to change)

### AB 540 STUDENTS

Assembly Bill 540 (AB 540) allows qualified students to be exempt from paying out-of-state tuition at public colleges and universities in California. Contact your Admissions & Records Office to determine if you qualify under this classification.

### NON-RESIDENT STUDENTS

The tuition fee for non-resident out-of-state students is \$197\* and the capital outlay fee is \$25 per semester. **Non-resident students are not eligible for the BOG Fee Waiver.**

(\* Tuition and fee rates are subject to change.)

### DEFERRED TUITION FOR NON-RESIDENT STUDENTS

Tuition fees must be paid at time of registration. A student receiving financial aid may defer payment of tuition. Keep in mind that the Federal Pell Grant and other aid may not pay the full tuition; therefore, a student is responsible for the remaining balance. Please contact your campus Business Office for additional information and assistance.

### BOARD OF GOVERNORS (BOG) FEE WAIVER PROGRAM

*We encourage all students to apply using the FAFSA or California Dream Act Application (for AB 540 students) so that they will be considered for all available financial aid programs.*

The BOG Fee Waiver is offered by the California Community Colleges. The BOG Fee Waiver waives enrollment fees. Applicants are not required to be enrolled in a specific number of units or courses to receive the BOG Fee Waiver. The BOG Fee Waiver only waives enrollment fees and no other fees. Approval for the BOG Fee Waiver is district-wide. Your academic standing within the LACCD may impact your ability to receive the BOG Fee Waiver.

You are eligible to apply for a BOG Fee Waiver if you are:

- A California resident or are classified as an AB 540 student, **and**
- You are enrolled in at least one unit.

You may qualify for a BOG Fee Waiver if any of the following categories applies to you:

#### Method A: Receipt of Benefits



At the time of enrollment you are a recipient of benefits under the TANF/CalWORKs Program, Supplemental Security Income/State Supplementary Payment (SSI/SSP), or General Assistance Program/General Relief (GA/GR).

Documented proof of benefits is required.

#### Method B: Qualify by Income Standards

You and/or your family must meet the specified income standards by household size.

#### Method C: Student Aid Applicants

You may be eligible if you have applied for financial aid via the FAFSA or California Dream Act Application (for AB 540 students) and you have been determined to have sufficient financial need.

#### Special Criteria: Dependent's Fee Waiver

You are eligible if you have a Certification from the California Department of Veterans Affairs or the National Guard Adjutant General that you qualify for a Dependent's Fee Waiver.

If you are a dependent of deceased law enforcement/ fire suppression personnel killed in the line of duty, you must show documentation from the public agency employer of record. The documentation must specify eligibility for the 2016-2017 academic year.

## Congressional Medal of Honor

If you are a recipient of the Congressional Medal of Honor or a child of a recipient, submit documentation from the Department of Veterans Affairs.

## Surviving Dependents of Terrorist Attacks on 9/11/2001

You are eligible if you are a dependent of a victim of the September 11, 2001 terrorist attacks. Submit documentation from the California Victim Compensation and Government Claims Board.

## Domestic Partnership

If you are in a Registered Domestic Partnership (RDP), you will be treated as an independent, married student to determine eligibility for the BOG Fee Waiver and will need to provide income and household information for your domestic partner. If you are a dependent student and your parent is in a Registered Domestic Partnership, you will be treated the same as a student with married parents and income and household information will be required from the parent's domestic partner. This is applicable to state aid only, not federal aid.

# GENERAL INFORMATION

## ENGLISH AS A SECOND LANGUAGE (ESL)

Students enrolled in only ESL classes may be required to submit an ESL Certification Form and/or a Student Educational Plan to the Financial Aid Office signed by an academic counselor.

## AUDITED CLASSES

Students cannot receive financial aid, including the BOG Fee Waiver, for enrollment in audited classes. No exceptions to this policy can be made.

## ENROLLMENT AND AID ELIGIBILITY

Students must be enrolled at the Los Angeles Community College District (LACCD) college at which they have been processed for financial aid in order to be eligible for federal and state aid (other than the BOG Fee Waiver).

## ENROLLMENT AT OTHER COLLEGES

Consortium Agreements are in effect for all colleges within the LACCD. If you are attending more than one college within the District in the same academic period, your enrollment status will be the sum total of all approved units in which you are enrolled throughout the District.

For financial aid programs that are limited in funding, enrollment in a minimum of six (6) Approved Units may be required at your financial aid processing school. Check with your campus for specific financial aid enrollment requirements.

Approved Units refers to courses within a student's academic program. For students who have had an Extension Petition approved, Approved Units refer to the units/classes listed on their Student Educational Plan (submitted with their petition) that have been approved by the Financial Aid Office for financial aid eligibility.

Please note that if you have an Extension Petition approved by your Financial Aid Office, you must be enrolled in at least one approved class at your financial aid processing school. If the classes you are enrolled in are not approved, the units will not be included in the calculation of your aid.

If you plan to enroll in courses outside of the Los Angeles Community College District (LACCD) and wish to have those courses count for enrollment and payment, you must complete a consortium agreement form. The institution outside of the LACCD must be an eligible institution in order for your financial aid processing school to process the consortium agreement.

Please note: Not all LACCD colleges participate in consortium agreements with schools outside of the LACCD, so be sure to check with the Financial Aid Office.

## ITV CLASSES

Students enrolled **only** in ITV courses must apply for financial aid at Los Angeles Mission College (Federal School Code: 012550). Students enrolled in ITV courses receive their transcripts for those courses from Los Angeles Mission College.



Students taking ITV courses in addition to classes at another LACCD college must have their aid processed at the other LACCD college.

## SUMMER 2016 FINANCIAL AID

Students must submit the 2015-2016 Free Application for Federal Student Aid (FAFSA) to receive a Federal Pell Grant. To receive a BOG Fee Waiver you must complete a 2016-2017 FAFSA, BOG Fee Waiver application, or California Dream Act Application (for AB 540 students). The deadline for submission of the 2015-2016 FAFSA is June 30, 2016. The deadline for submission of the 2016-2017 FAFSA (and 2016-2017 California Dream Act Application) is June 30, 2017.

## TAX CREDITS

**American Opportunity Credit** – Under the American Recovery and Reinvestment Act (ARRA), more parents and students qualify for a tax credit, the American opportunity credit, to pay for college expenses. Many of those eligible qualify for the maximum annual credit of \$2,500 per student.



The full credit is available to individuals, whose modified adjusted gross income is \$80,000 or less, or \$160,000 or less for married couples filing a joint return. The credit is phased out for taxpayers with incomes above these levels. These income limits are higher than under the prior Hope and existing Lifetime Learning Credits.

**Lifetime Learning Credit** – Families may be able to claim up to \$2,000 for qualified education expenses. The maximum credit is determined on a per-taxpayer (family) basis, regardless of the number of postsecondary students in the family. Students whose fees are covered by a fee waiver, scholarship, or grant would not be able to add their costs to their families for tax credit calculation.

For more information on tax credit programs (including any changes for the 2016 tax year), you should consult your tax professional or the Internal Revenue Service website at [www.irs.gov](http://www.irs.gov).

## FEDERAL FINANCIAL AID PROGRAMS

### FEDERAL PELL GRANT

The Federal Pell Grant provides gift aid assistance to undergraduates who have not yet earned a baccalaureate or first professional degree and who demonstrate financial need. Awards are based on your Expected Family Contribution (EFC) and enrollment status. The maximum annual award is \$5,815. Students have a maximum lifetime Pell eligibility of 600% (12 full-time semesters).



### FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

The FSEOG is a federal grant program designed to supplement other sources of financial aid for students with exceptional need. FSEOG awards are based on financial need and fund availability. A six-unit minimum enrollment (Approved Units for students with approved Extension Petitions) may be required at your financial aid processing school for FSEOG eligibility. Students must be eligible to receive Pell Grant funds in order to receive FSEOG.

### IRAQ AND AFGHANISTAN SERVICE GRANT

Students may be eligible to receive the Iraq and Afghanistan Service Grant if:

- they are not eligible for a Federal Pell Grant on the basis of their Expected Family Contribution, but they meet the remaining Federal Pell Grant eligibility requirements, and
- their parent or guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11, and
- they were under 24 years old or enrolled in college at least part-time at the time of their parent's or guardian's death.

### FEDERAL WORK-STUDY

The Federal Work-Study Program (FWS) enables students to earn a portion of their financial aid award through part-time employment either on or off-campus.

To be eligible, a student must meet the eligibility requirements for federal financial aid and must maintain good academic standing while employed under the program. A minimum enrollment (Approved Units for students with approved Extension Petitions) may be required at your financial aid processing school for FWS eligibility. Check with your campus for minimum enrollment requirements.

### LOANS (AID THAT YOU MUST PAY BACK)

**A caution about student loans** – It takes time for a loan application to be processed by the school, lender, and/or the government. Student loan funds are delivered to the student after enrollment and satisfactory academic progress requirements have been verified. All loans require a minimum of six (6) Approved Units. Some campuses may require a minimum of six (6) Approved Units at their campus.

Loans are sources of financial assistance that allow you to spread the cost of education over time. Federal student loans are not automatically included in students' award packages. Students are not required to borrow a federal student loan.

Loans are serious legal obligations. They must be repaid. You are obligated to repay principal plus interest. We urge all first-time borrowers to spend time learning about the loan process and responsibilities so that they can make informed choices about their education.

If you receive federal student loans, you can track your loans through the National Student Loan Data System (NSLDS) website at [www.nsls.ed.gov](http://www.nsls.ed.gov).

### Federal Perkins Loan Program

The Federal Perkins Loan is an educational loan with a low, fixed interest rate (5%) for students who have exceptional financial need. Loan amounts awarded within the Los Angeles Community College District are determined by individual colleges and the availability of funds. A six-unit minimum enrollment (Approved Units for students with approved Extension Petitions) may be required at your financial aid processing school for Federal Perkins Loan eligibility.

Repayment begins nine (9) months after the borrower graduates, withdraws, or ceases to be enrolled at least half-time. A repayment period can be extended to 10 years. During the repayment period, five percent (5%) interest is charged on the unpaid balance of the loan principal. A sample repayment schedule is provided below. In the sample



case, the loan is for \$1,000 and is being repaid on a quarterly basis at the rate of \$120 per payment.

SAMPLE REPAYMENT SCHEDULE				
Repayment Frequency Quarterly (every 3 months)			Amount Financed: \$1,000.00 Interest: 5%	
Payment	Principal Balance	Interest Charge	Paid Principal Amount	Total Payment
1	\$ 1,000.00	\$ 12.50	\$ 107.50	\$ 120.00
2	\$ 892.50	\$ 11.16	\$ 108.84	\$ 120.00
3	\$ 783.66	\$ 9.80	\$ 110.20	\$ 120.00
4	\$ 673.46	\$ 8.42	\$ 111.58	\$ 120.00
5	\$ 561.88	\$ 7.02	\$ 112.98	\$ 120.00
6	\$ 448.90	\$ 5.61	\$ 114.39	\$ 120.00
7	\$ 334.51	\$ 4.18	\$ 115.82	\$ 120.00
8	\$ 218.69	\$ 2.73	\$ 117.27	\$ 120.00
9	\$ 101.42	\$ 1.27	\$ 101.42	\$ 102.69
<b>TOTAL</b>		<b>\$ 62.69</b>	<b>\$ 1,000.00</b>	<b>\$1,062.69</b>

Usually, the length of the repayment period is determined by the total amount borrowed. Should a student experience unforeseen circumstances which prevent repayment at the \$120 per quarter minimum level, a request for deferment or forbearance can be submitted to the:

**LOS ANGELES COMMUNITY COLLEGE DISTRICT**  
**Central Loan Administration Unit (CLAU)**  
**770 Wilshire Boulevard, 5<sup>th</sup> Floor**  
**Los Angeles, California, 90017**

To determine eligibility for loan rehabilitation or loan cancellation for teaching, qualified employment, military service and total and permanent disability, please contact the CLAU at (800) 822-5222.

### Federal Direct Loans

Federal Direct Loans (subsidized and unsubsidized) are loans borrowed directly from the federal government which serves as the lender. The student's annual borrowing limit may vary based upon the following:

- The amount of unmet need after other financial assistance has been considered;
- The applicant's grade level in their academic program;
- The applicant's current level of indebtedness;
- The applicant's academic progress;
- The applicant's previous delinquent or defaulted loan history.

### Federal Direct Loans (subsidized)

Students must complete the FAFSA and demonstrate financial need according to the federal formula in order to be eligible for subsidized direct loans. These loans are processed through the U.S. Department of Education. Under this program, the federal government will pay the interest on

behalf of qualified borrowers for as long as the borrower is enrolled at least half-time in a degree-seeking program.

Effective July 1, 2013, eligibility for subsidized Direct loans is limited to 150% of a student's program. For example, if you are pursuing an associate degree (2-year program) your eligibility for a subsidized loan will be limited to three (3) years. Students must also maintain satisfactory academic progress towards completing their degree requirements.

Information regarding annual and aggregate loan limits may be found at [www.studentloans.gov](http://www.studentloans.gov).

Fees may be charged by the U.S. Department of Education and deducted from each loan disbursement. Interest may be charged during the 6-month grace period, after a student drops below half-time, completes their educational program, or withdraws from college.

Interest rates are set by the U.S. Department of Education and are fixed rates for the term of the loan.

### Federal Direct Loans (unsubsidized)

Eligibility for the Unsubsidized Direct Loan is not based on a family's demonstrated need. The U.S. Department of Education is the lender under this program. The government does not pay the interest on behalf of borrowers under the Unsubsidized Direct Loan Program. The student borrower can choose either to make periodic payments of the interest or to have the interest added back into the principal of each loan.

Fees may be charged by the U.S. Department of Education and deducted from each loan disbursement.

Interest rates are set by the U.S. Department of Education and are fixed rates for the term of the loan.

### Federal Parent (PLUS) Loans

A creditworthy parent of a dependent undergraduate can apply for Federal PLUS loan. Federal PLUS loans are not based on demonstrated need and may be used to replace all or portions of the calculated family contribution for students who completed a FAFSA.

Not all colleges participate in PLUS loans. *Contact the Financial Aid Office to learn about loan programs that are offered at your specific college and for details about interest rates, fees, repayment terms, etc.*

### Master Promissory Note

Before you receive a Federal Direct Loan, you will need to sign a Master Promissory Note (MPN) which is your legally binding promise to repay the loan funds you receive. The college will not disburse your Federal Direct Loan until your

MPN has been signed/e-signed and approved by the U.S. Department of Education. Students can complete their Master Promissory Note (MPN) online at [www.studentloans.gov](http://www.studentloans.gov). Students only need to sign/e-sign one Direct Loan MPN while attending college.

### **Mandatory Loan Counseling**

#### **ENTRANCE LOAN COUNSELING FOR FIRST-TIME BORROWERS**

All first-time Federal Direct borrowers must complete loan entrance counseling. Entrance counseling for direct loans can be completed online at [www.studentloans.gov](http://www.studentloans.gov).

#### **EXIT LOAN COUNSELING**

All borrowers of Federal Direct Loan funds are required to have an exit interview during their final semester, if their enrollment status drops below half-time, or if they withdraw from the college. Students will be notified when Exit Loan Counseling needs to be completed.

## **OTHER FEDERAL AID**

### **TRIO/STUDENT SUPPORT SERVICES PROGRAMS**

The Federal TRIO Programs are Federal outreach programs designed to identify and provide services to low-income, first-generation college students, and individuals with disabilities. They were created to motivate these students toward the successful completion of their postsecondary education. Students must be US citizens or permanent residents.

Not all colleges in the Los Angeles Community College District have TRIO programs.

## **STATE FINANCIAL AID PROGRAMS**

### **BOARD OF GOVERNORS (BOG) FEE WAIVER**

The BOG Fee Waiver is offered by the California Community Colleges. (See information provided on page 3)

### **FULL-TIME STUDENT SUCCESS GRANT (FTSSG)**

The FTSSG is offered by the California Community Colleges Chancellor's Office (CCCCO) as a supplement to students receiving the state Cal Grant B (Entitlement or Competitive) and attending full-time at a California Community College. The award amount for the 2015-2016 academic year was \$300 per semester.

### **CALIFORNIA STUDENT AID COMMISSION (CSAC) PROGRAMS**

#### **Cal Grants**

Students must meet the general eligibility requirements as noted on page 1 and have the following criteria for the Cal Grant Programs:



- Be a California resident or be classified as an AB 540 student by your college's Admissions & Records Office
- Be attending at least half-time at a qualifying California college
- Have not already earned a bachelor's or professional degree, or the equivalent
- Meet income and asset ceilings as established by CSAC

**Deadline dates:** First deadline – March 2, 2016. A second deadline for community college applicants is September 2, 2016 (except for AB 540 students), but we highly recommend that applicants meet the March 2<sup>nd</sup> deadline when more funding is available.



### **Students must submit a GPA Verification and FAFSA (or California Dream Act Application for AB 540 students) by the applicable deadlines to the California Student Aid Commission.**

GPA verification for students enrolled within the Los Angeles Community College District will be electronically sent to the Commission by the deadline date for those who meet specific criteria.

*Contact your Financial Aid Office if you have questions regarding your eligibility to have your GPA electronically sent and for other possible options.*

Students who are awarded Cal Grants can manage their awards through the WebGrants 4 Students website at [webgrants4students.org](http://webgrants4students.org).

The types of Cal Grants available:

#### **Entitlement Grants**

- **Cal Grant A** – Provides grant funds to help pay for tuition/fees at qualifying institutions offering baccalaureate degree programs. If you received a Cal Grant A but choose to attend a California Community College first, your award will be held in reserve for up to three years until you transfer to a four year college.
- **Cal Grant B** – Provides subsistence payments for new recipients in the amount of \$1,656\* for a full-time, full year award (\* 2015-2016 award year amount).
  - Payments are reduced accordingly for three-quarter and half-time enrollment for each payment period.
  - Cal Grant B recipients who transfer to a tuition/fee-charging school after completing one or two years at a community college may have their grant



increased to include tuition and fees as well as subsistence.

- **Cal Grant Transfer Entitlement Award** – This award is for eligible CA Community College students who are transferring to a four-year college and are under the age of 28 as of December 31<sup>st</sup> of the award year.

### Competitive Grants

- **Cal Grant A and B competitive awards** are used for the same purpose as the entitlement awards, except that they are not guaranteed and the number of awards is limited.
- **Cal Grant C** recipients are selected based on financial need and vocational aptitude. Students must be enrolled in a vocational program at a California Community College, private college, or career technical school in a course of study lasting from four months to two years. The 2015-2016 Cal Grant C maximum award amount was \$547.

### Law Enforcement Personnel Dependents Grant (LEPD)

Student eligibility:

- Be a child (natural or adopted) or spouse, at the time of death or injury of a California peace officer or law enforcement officer; firefighter; or officer or employee of the Department of Corrections or the Department of Youth Authority.
- Be enrolled in a minimum of six units at a California postsecondary institution accredited by the Western Association of Schools and Colleges.
- Demonstrate financial need as determined by the Financial Aid Office at the institution in which the student is enrolled.

The grant will be in an amount equal to the amount provided to a student who has been awarded a Cal Grant. Awards may be used for tuition and fees, books, supplies, and living expenses.

For more information and to obtain an application:

- Go to [www.csac.ca.gov](http://www.csac.ca.gov), Commission Programs or email [specialized@csac.ca.gov](mailto:specialized@csac.ca.gov).
- Call the California Student Aid Commission's Specialized Program Branch at (888) 224-7268, option #3, or
- Submit a request in writing to:

California Student Aid Commission  
Specialized Programs  
P.O. Box 419029  
Rancho Cordova, CA 95741-9029

### Child Development Grant Program



The Child Development Grant Program is for students who plan to teach or supervise at a licensed children's center.

Selected grant recipients attending a two-year post-secondary institution are eligible to receive up to \$1,000 per academic year. The grant is renewable for an additional year and is awarded to students attending a public or private two or four-year college in California. To learn more about this program and to apply online, visit the California Student Aid Commission website at [www.csac.ca.gov](http://www.csac.ca.gov), or call (888) 224-7268, option #3.

### Chafee Grant

The California Chafee Grant is a federal grant administered by the California Student Aid Commission. It provides assistance to current or former foster youth to use for college courses or vocational school training. Eligible students may receive up to \$5,000 per academic year.

To learn more about this program and to apply online, visit the Commission website at [www.csac.ca.gov](http://www.csac.ca.gov), or call (888) 224-7268, or email your questions to [studentsupport@csac.ca.gov](mailto:studentsupport@csac.ca.gov) with "Attn: Chafee" in the subject line, or write the commission or mail your application to:

California Student Aid Commission  
Specialized Programs Operations Branch  
Attn: California Chafee Grant Program  
P.O. Box 419029  
Rancho, Cordova, CA 95741-9029  
FAX: (916) 526-7977

### California National Guard Education Assistance Award Program (CNG EAAP)

The CNG EAAP is a program for active members in the California National Guard, the State Military Reserve, or the Naval Militia designed to provide an educational incentive to improve skills, competencies, and abilities.

To qualify, you must:

- Be an active member who has served two (2) years in the California National Guard, the State Military Reserve, or the Naval Militia;
- Agree to remain an active member throughout the participation period in the program;
- Agree to use the award to obtain a certificate, degree, or diploma that you currently do not possess;
- Be enrolled in, registered at, or accepted to a qualifying institution;
- Agree to maintain enrollment of a minimum of three (3) academic units per semester, or the equivalent, at a qualifying institution;

- Agree to maintain at least a 2.0 cumulative grade point average (GPA); and
- Be a resident of California for at least one year.

For more information, go to [www.calguard.ca.gov](http://www.calguard.ca.gov).

## OTHER RESOURCES

### SCHOLARSHIPS

Throughout the year each campus receives announcements about scholarship opportunities. The focus of each scholarship is different. Some scholarships require good grades, some require financial need, and some are awarded to students who are majoring in certain areas. Contact the Financial Aid Office for more information.



### EXTENDED OPPORTUNITY PROGRAM & SERVICES (EOP&S)

The EOP&S Program is designed primarily for the recruitment and retention of students affected by language, social and economic disadvantages.

EOP&S services include grants and book loans; educational, personal, and career counseling; personal development courses; college survival skills; cultural awareness activities; career workshops; and field trips to four-year colleges and universities.

Criteria for EOP&S students: Be currently receiving a Board of Governors Fee Waiver (A or B), educationally disadvantaged, enrolled in 12 or more units, have completed less than 70 units or 6 consecutive semesters, and are a California resident (or AB 540 student).

### COOPERATIVE AGENCIES RESOURCES FOR EDUCATION (CARE)

CARE is a state funded support service for single parents receiving public assistance who have children under the age of 14.

Services include books and supplies, cash grants, child care, auto repair reimbursement, meal tickets, auto gas cards, parking permits, bus pass/tokens, parenting workshops, counseling services, and on and off-campus referrals.

Not all services are offered at all colleges within the Los Angeles Community College District (LACCD).

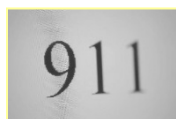
### GAIN/CALIFORNIA WORK OPPORTUNITY AND RESPONSIBILITY TO KIDS (CalWORKs)

CalWORKs is a welfare program that gives cash aid and services to eligible needy families. Greater Avenues for Independence (GAIN) program provides employment –

related services to CalWORKs participants. This is a state program that provides an educational environment where the student may develop the needed vocational skills to enhance his/her job market value.

Services offered include job development, child-care, counseling, books, paid work-study, and other support services. Programs offered include General Equivalency Diploma, Adult Basic Education, ESL classes, and vocational classes such as Office Administration, Child Development, Home Health Aide, and Culinary Arts.

### EMERGENCY LOANS



Some colleges within the Los Angeles Community College District offer limited emergency loan funds to students who face financial emergencies. Contact the college Financial Aid Office for information.

### OTHER

- Veterans Benefits
- Vocational Rehabilitation Assistance
- AmeriCorps

Contact the appropriate off-campus agency for more details.

## FINANCIAL AID PROCESS

### DETERMINING FINANCIAL NEED

Most financial aid awards are based on demonstrated financial need, which is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC). EFC is the amount that the government believes you and your family can be reasonably expected to contribute toward your college costs this year and is based on your FAFSA information (or California Dream Act Application for AB 540 students).

COA - EFC = Financial Need.

### COST OF ATTENDANCE (COA)

In order to treat all students equally, standardized budgets (COA) are established and applied to all applicants. This means all students with similar circumstances will receive the same allowance for tuition and fees, books and supplies, room and board, personal expenses, and transportation.

Other expenses may include, but are not limited to: dependent care, vocational/technical, and disability related expenses. Exceptions may be made in cases where need can be shown and documented.

### ESTIMATED 2016-2017 COST OF ATTENDANCE\*

	Living at Home		Living Away from Home	
	9 Mos.	12 Mos.	9 Mos.	12 Mos.
Fees	1,220	1,827	1,220	1,827
Books & Supplies	1,791	2,687	1,791	2,687
Room & Board	4,968	6,624	12,492	16,656
Transportation	1,107	1,476	1,242	1,656
Personal Expenses	3,177	4,236	2,916	3,888
<b>TOTAL</b>	<b>12,263</b>	<b>16,850</b>	<b>19,661</b>	<b>26,714</b>

Non-Resident tuition is added to fees based on the student's resident code

\* subject to change

### HOW FINANCIAL AID IS PACKAGED

Once the student's financial aid eligibility is established, a "package" of aid is provided which may be a combination of grants, work-study, and loan funds.



Grant eligibility is based on the number of approved units a student is enrolled in at the time of disbursement. Full-time is considered 12 or more units per semester; three quarter time is considered 9-11 ½ units per semester; half-time is considered 6-8 ½ units per semester; less than half-time is 1 - 5 ½ units per semester.

Federal Pell Grants are scheduled for payments twice a semester. FSEOG and Cal Grants are scheduled for payment once per semester for students enrolled in six (6) or more Approved Units. Federal Work-Study is paid twice a month. Loans are disbursed twice per loan period.

### THE FINANCIAL AID AWARD

The campus processing the student's aid produces an Award Letter and Award Guide. These are made available online. The Award Letter lists the COA, the EFC, Total Awards, Resources, and Unmet Need amounts applicable to the academic year. Students may receive email notification of revisions to their original Award Letter throughout the academic year. The revisions may reflect additional fees or allowances added to the Cost of Attendance, educational resources which must be accounted for, semesters of enrollment (partial year vs. full year and vice versa) changes, and addition or deletion of specific awards. Award Letters can be viewed online through the LACCD Student Information System ([bit.ly/LACCD SIS](http://bit.ly/LACCD SIS)).



### SPECIAL CIRCUMSTANCES

In certain cases, a family's financial situation can change because of:

- Death in the family
- Separation or divorce
- Loss of employment or other income
- Loss of non-taxable income or benefits

In such cases, the student should contact the Financial Aid Office.

### FINANCIAL AID REFUND/DISBURSEMENT



Students who are new to the LACCD will receive information by mail regarding the process to select their refund/disbursement preference.

Students have two choices:

have their refunds routed to a currently-open bank account, or open an account through Bank Mobile Vibe (formerly known as Higher One). Students who open a Bank Mobile Vibe account will receive a myLACCDcard debit card and information on how to activate your card and account.

AB540 students who receive Cal Grants will receive their disbursements by paper check.

It is important that students update their address on file with the Admissions & Records Office, Business Office or Financial Aid Office to ensure receipt of information regarding the disbursement process.

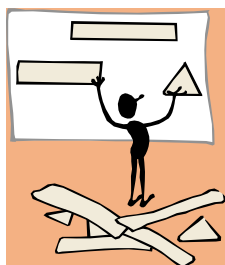
Disbursement dates and deadlines are governed by Federal, State, District and/or Institutional regulations and policies.

Students receiving a disbursement from a federal student loan have the right to cancel their loan disbursement. Contact the Financial Aid Office at your college for details on loan disbursement cancellation.

Disbursements will be adjusted if enrollment is less than full-time. Supplemental disbursements occur throughout the academic year. **Any outstanding non-mandatory institutional debts must be paid in full before we can process your disbursement, unless you have authorized the LACCD to deduct such debts from your financial aid disbursement.** Disbursements for late starting classes will not be issued until the class begins. Not all disbursements will adhere to this schedule because disbursements depend upon when your award was processed and the date your classes began. Students are encouraged to logon to the Student Information System (SIS) at [bit.ly/LACCD SIS](http://bit.ly/LACCD SIS) to view their disbursement information.

## CHANGE OF ENROLLMENT STATUS

Colleges must review payments of funds to students each enrollment period to determine if students have received an overpayment. If you did not attend any of your classes prior to the first day of instruction, and were dropped by the instructor after you already received financial aid funds, you will have to repay all of the funds you received. If you receive a disbursement and then drop units, you may be subject to repayment of some or all of the funds you received.



Students who receive federal financial aid and then withdraw from ALL classes at their financial aid processing school will not receive further disbursements and may owe for an overpayment.

**Example:** You were enrolled in 12 units (full-time) at the beginning of the semester and received your first disbursement for \$1,000. You then drop 3 classes (9 units) and remain in 3 units (less than half-time). The disbursement for less than half-time enrollment is \$432. You are overpaid \$568 and you must repay this amount before receiving any future financial aid.

## RETURN TO TITLE IV (R2T4)

Students who receive federal financial aid and then withdraw from **ALL** approved classes at their financial aid processing school may have to repay some or all of the federal funds they received. This also applies to students enrolled at more than one campus.

A student's eligibility for financial aid is based upon enrollment. The Higher Education Amendment of 1998 governs the Return to Title IV Funds Policy for a student who completely withdraws from a period of enrollment, i.e., semester, at the homeschool. A student who receives federal financial aid and then withdraws to less than one financial aid eligible unit at their financial aid processing school is considered withdrawn for R2T4 purposes and may have to repay some or all of the federal funds received.

R2T4 rules indicate that during the initial 60% of the semester a student "earns" aid in direct proportion to his/her enrollment. The percentage of time the student remains enrolled is the percentage of aid for that period of enrollment. A student who remains enrolled beyond the 60% point of the semester earns all aid disbursed for the period. "Unearned" aid is the amount of federal financial aid disbursed that exceeds the amount the student has earned. Unearned aid other than Federal Work-Study may be subject to repayment.

If R2T4 calculations determine that a student owes a repayment, the student will be notified by email. The student has 45 calendar days from the date of the notification to repay. A hold will be placed on the student's academic and financial aid records. The hold will prevent the student from receiving college services and will jeopardize future financial aid eligibility. Unpaid overpayments will be reported to the U.S. Department of Education for collection.

Students should contact the Financial Aid Office **before withdrawing** from all of their classes to understand the implications of their actions. Please refer to the college schedule of classes or the college catalog for the policy regarding the refunding of enrollment fees and nonresident tuition refunds.

## STUDENT INFORMATION

Students may inquire about the following information at the Financial Aid Office:



1. Information on all financial assistance available, which includes all federal, state, and institutional financial aid programs.
2. Disclosure of deadlines for applications of each financial aid program and for any supporting documentation.
3. The effect of dropping classes on a student's financial aid eligibility.
4. An explanation of how student's financial aid eligibility is determined.
5. If a student feels he/she has special circumstances or the financial aid award does not reflect his/her current situation, a consideration for review may be requested.
6. An explanation of a student's financial aid Award Letter, including the portion of financial aid the student receives that must be repaid (loans) and the portion that is grant aid or work-study and does not need to be repaid.
7. An explanation of the types and terms of loans available including interest rates, repayment terms and conditions of deferment and cancellation.
8. How the Los Angeles Community College District determines whether students are making Satisfactory Academic Progress and what happens if they are not.

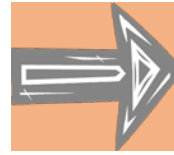
## STUDENT RESPONSIBILITIES

Students must take responsibility for:

1. All official communication will be done through the LACCD issued email. Students are responsible for checking their email on a regular basis.
2. Submitting all financial aid applications and requested documents by specified deadlines.
3. Having a valid Social Security Number (SSN) on file in the Admissions & Records Office for the purposes of processing and reporting federal aid and most state aid (this does not apply to California Dream Act applicants).
4. Enrolling in an eligible program, which is defined as a certificate (Certificate of Achievement), an associate degree (AA/AS), or a two-year academic transfer program that is acceptable for full credit toward a baccalaureate degree. Students must declare an eligible educational goal and major.
5. Maintaining Satisfactory Academic Progress (SAP) standards.
6. Completing all financial aid forms **ACCURATELY AND COMPLETELY**. If this is not done, aid could be delayed. Errors must be corrected before any financial aid can be disbursed.
7. Reading and understanding all financial aid forms and information. We advise students to retain copies of all documents submitted.
8. Choosing a financial aid processing school to process financial aid. Students **MAY NOT** receive financial aid from more than one institution at the same time or periods of overlapping terms (except for the BOG Fee Waiver).
9. Notifying the appropriate entity (college, lender, California Student Aid Commission, U.S. Department of Education, etc.) of changes in your name, address, school enrollment status, or transfer to another college.
10. Drop or withdraw from classes for which you are no longer attending and actively participating.
11. Repaying financial aid funds if it is determined that the student was ineligible to receive funds for any reason (i.e., Return to Title IV, overpayments, over-awards).
12. Provide accurate information. Intentional misreporting of information on application forms for financial aid is a violation of the law and is considered a criminal offense subject to penalties under the U.S. Criminal Code, and the denial of the student's application. Additionally, regulations require that all cases of suspected fraud emanating from misrepresentation be reported to the Office of Inspector General.

## SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

### General Information



In accordance with the Higher Education Act of 1965, as amended, the Los Angeles Community College District (LACCD) established the following standards of Satisfactory Academic Progress (SAP).

These standards apply to all students who apply for and receive financial aid from the programs listed below.

- Federal Pell Grant
- Iraq and Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work-Study (FWS)
- Federal Perkins Loan
- Federal Direct Stafford (Student) and PLUS (Parent) Loan
- Cal Grant (B and C)
- Child Development Grant
- California Chafee Grant
- California National Guard Education Assistance Award Program (CNG EAAP)

Current and previous coursework earned at any college within the LACCD will be reviewed for compliance with the standards put forth in this policy. Units reported on transcripts submitted to Admissions & Records Offices in the LACCD will be evaluated for SAP purposes.

### Consortium Classes

- All classes throughout the LACCD will be included when reviewing satisfactory academic progress.
- For students aided under a Consortium Agreement with colleges **outside** the LACCD, consortium class units will be counted during satisfactory academic progress review.

### Transfer Units

Transfer units from institutions outside the LACCD will be counted for SAP standing. Transfer units are added when the institution receives transcripts from outside the district.

### General Requirements

Students receiving financial aid must be enrolled in an eligible program. An eligible program is defined as:

- A certificate program (Certificate of Achievement) that prepares a student for gainful employment in a recognized occupation, **or**
- An associate degree (AA or AS), **or**
- A two-year academic transfer program that is acceptable for full credit toward a bachelor's degree.

### Satisfactory Academic Progress Standards

To meet satisfactory academic progress standards students must:

- Maintain a 2.0 or higher cumulative GPA (Grade Point Average).
- Complete a minimum of 67% cumulative units attempted.
  - Entries recorded in the student’s academic record as Incomplete (INC), No Pass (NP), and/or Withdrawal (W) are considered non-grades and must be 33% or less than the cumulative units attempted.
- Have attempted fewer than ninety (90) units for students who indicate an AA/AS degree and/or transfer program as their educational goal.
  - Remedial ESL and other remedial classes classified as “Basic Skills” classes are excluded from the ninety (90) unit limit when determining attempted units.
  - Students who have already earned an associate or higher degree outside the LACCD will need to follow the petition process.
  - In Progress (IP) grades count as attempted units in the maximum time frame only. They do not affect cumulative grade point average in the qualitative measure nor are they included as completed units in the quantitative measure.

### Application of Standards

- Satisfactory Academic Progress for financial aid applicants will be determined at the end of each payment period/semester.
- Students who are initially in good standing but now have a cumulative GPA of less than 2.0 and/or their cumulative non-grades are greater than 33% will receive Warning Letters but remain eligible for the following term of enrollment in the LACCD.
- Students will be **disqualified** if they have one or more of the following academic deficiencies:
  - Total units attempted (excluding remedial ESL and other remedial classes) are equal to or greater than ninety (90).
  - Associate or higher degree earned outside the LACCD.
  - Cumulative GPA is less than 2.0 following a semester for which the student received a Warning Letter.
  - Cumulative Non-Grades are greater than 33% following a semester for which the student received a Warning Letter.
- Students who are disqualified from financial aid will be notified by email and receive information regarding the petition process.

- A student who has been disqualified at **any** college in the LACCD is disqualified at **all** colleges within the LACCD.

### Maximum Time Length

Students who are attending for the purpose of obtaining an Associate of Arts degree (AA), an Associate of Science degree (AS), or completion of requirements for transfer to a four-year college need to complete their objective before reaching the ninety (90) unit limit. Some certificate programs may be completed in less time than that required for the Associate of Arts (AA), Associate of Science (AS), and transfer programs.

Exceptions may be made when the requirements of a student’s objective cause the student to exceed the maximum time limit.

The table below shows the normal completion time and maximum time for certificate programs of varying lengths.

Units for a Certificate	Normal length	Maximum Length
16 to 24	2 semesters	3 semesters
25 to 36	3 semesters	5 semesters
37 to 48	4 semesters	6 semesters

Students enrolled in a certificate program may continue to qualify for financial aid until they reach the ninety (90) attempted unit limit, six (6) full-time semesters, or the equivalent, if they are planning to obtain an associate degree (AA or AS), or to transfer to a four-year school in addition to obtaining the certificate.

Summer and Winter terms are included in the evaluation of Satisfactory Academic Progress standards. Summer is considered a separate semester for evaluation purposes. Winter, as it is combined with Fall semester for disbursement purposes, will be included with Fall semester for SAP evaluation purposes.

### FRAUD

A student who attempts to obtain financial aid by fraudulent means will be suspended from financial aid for unsatisfactory conduct. The college will report such instances to local law enforcement agencies, to the California Student Aid Commission, and to the U.S. Department of Education Office of Inspector General. Restitution of any financial aid received in such manner will be required.



**OTHER INFORMATION YOU SHOULD KNOW**

<b>FEDERAL SCHOOL CODES</b>	
(for use on the FAFSA and California Dream Act Application)	
001222	East Los Angeles College (FAFSA)
022260	East Los Angeles College (CA Dream App)
001223	Los Angeles City College
001224	Los Angeles Harbor College
012550	Los Angeles Mission College
001226	Los Angeles Pierce College
007047	Los Angeles Southwest College
001227	Los Angeles Trade Technical College
001228	Los Angeles Valley College
002506	West Los Angeles College

Information regarding the various accreditations or licenses under which each LACCD campus operates is available through the Office of Academic Affairs and/or the Admissions & Records Offices at the individual colleges.

**RETENTION**

Information regarding the retention of Los Angeles Community College District students can be obtained from the Admissions & Records Office of each campus.

**SUBSTANCE ABUSE**

Each college is required to provide information to students aimed at preventing substance (drug and alcohol) abuse. *Contact the Student Health Center for details on what information and/or services are available at your college.*

**STATE TAX OFFSET**



Students should be aware that state income tax refunds might be offset by the institution for repayment of financial aid funds if it is determined the students were ineligible to receive funds, have defaulted on a student loan, or owe other debts to the school.

**FREQUENTLY USED WEBSITES**

- [www.elac.edu](http://www.elac.edu) – East Los Angeles College
- [www.lacitycollege.edu](http://www.lacitycollege.edu) – Los Angeles City College
- [www.lahc.edu](http://www.lahc.edu) – Los Angeles Harbor College
- [www.lamission.edu](http://www.lamission.edu) – Los Angeles Mission College
- [www.piercecollege.edu](http://www.piercecollege.edu) – Los Angeles Pierce College
- [www.lasc.edu](http://www.lasc.edu) – Los Angeles Southwest College
- [www.lattc.edu](http://www.lattc.edu) – Los Angeles Trade Technical College
- [www.lavc.edu](http://www.lavc.edu) – Los Angeles Valley College
- [www.wlac.edu](http://www.wlac.edu) – West Los Angeles College
- [www.laccd.edu](http://www.laccd.edu) – Los Angeles Community College District (LACCD)
- [www.csac.ca.gov](http://www.csac.ca.gov) – California Student Aid Commission (CSAC)
- [www.caldreamact.org](http://www.caldreamact.org) – California Dream Act application (CSAC)
- [www.webgrants4students.org](http://www.webgrants4students.org) – Manage your Cal Grant (CSAC)
- [www.calgrants.org](http://www.calgrants.org) – Information about Cal Grants (CSAC)

[www.fafsa.gov](http://www.fafsa.gov) – Free Application for Federal Student Aid (FAFSA) on the Web, the U.S. Department of Education’s (USDE) official site for completing the FAFSA

[www.fsaid.ed.gov](http://www.fsaid.ed.gov) – Create and manage your FSA ID

[www.studentloans.gov](http://www.studentloans.gov) – Direct Loan Information (USDE)

[www.studentaid.gov](http://www.studentaid.gov) – online resources for wide range of financial aid topics (USDE)

[www.FAFSA4caster.ed.gov](http://www.FAFSA4caster.ed.gov) – learn the basics of financial aid (USDE)

[www.nsls.ed.gov](http://www.nsls.ed.gov) – National Student Loan Data System (USDE) – check your federal student loans and Pell Grant usage

[www.fastweb.com](http://www.fastweb.com) – scholarship search engine

[www.collegeboard.com](http://www.collegeboard.com) – scholarship search engine

[www.collegeanswer.com](http://www.collegeanswer.com) – scholarship search engine

[www.finaid.org](http://www.finaid.org) – online financial planning/calculator

[www.irs.gov](http://www.irs.gov) – Internal Revenue Service site for tax information

[www.ssa.gov](http://www.ssa.gov) – U.S. Social Security Administration

[www.sss.gov](http://www.sss.gov) – Selective Service System

[www.mylaccdcard.com](http://www.mylaccdcard.com) – Higher One online site

**EQUAL OPPORTUNITY**

The Los Angeles Community College District is committed to a philosophy of equal opportunity/equal access in all its employment, educational programs, and services. Thus, we are firmly committed to a policy of nondiscrimination on the basis of race, color, national origin, ancestry, religion, creed, sex, age, disability, marital status, sexual orientation, or veteran status in our employment or educational programs and activities.

In order to ensure the proper handling of all civil rights matters, each college in the District has its own Affirmative Action Representative, Title IX/Sex-Equity Coordinator, Section 504, Coordinator of Disabled Programs, and an Ombudsperson. Direct initial inquiries to: District Office of Affirmative Action Programs and Services, (213) 891-2315.

**TELEPHONE NUMBERS**

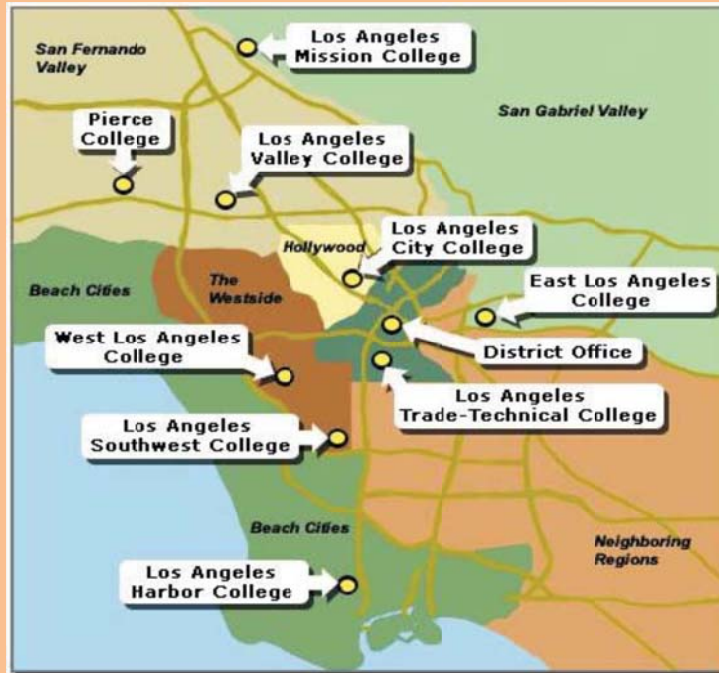


For more information about federal and state aid programs and related services, please contact the following:

- |  |                        |
|--|------------------------|
| <b>Federal Student Aid Information Center</b>  | <b>1-800-4-FED-AID</b> |
|  | <b>1-800-433-3243</b>  |
| <i>TTY users (for hearing impaired)</i>  | <i>1-800-730-8913</i>  |
| <i>Callers in locations without access to 800 numbers (this is not a toll free number)</i> | <i>1-319-337-5665</i>  |
| <b>USDE Office of Inspector General (USDE OIG)</b>   | <b>1-800-647-8733</b>  |
| <b>California Student Aid Commission (CSAC)</b>  | <b>1-888-CA-Grant</b>  |
|  | <i>1-888-224-7268</i>  |
| <b>Loan Origination Center’s Consolidation Dept</b>  | <b>1-800-557-7392</b>  |
| <i>TTY users</i>   | <i>1-800-557-7395</i>  |
| <b>Direct Loan Servicing Center</b>  | <b>1-800-848-0979</b>  |
| <i>TTY users</i>   | <i>1-800-848-0983</i>  |
| <b>Selective Service Registration</b>  | <b>1-847-688-6888</b>  |
| <i>TTY users</i>   | <i>1-847-688-2567</i>  |
| <b>Social Security Administration</b>  | <b>1-800-772-1213</b>  |
| <i>TTY users</i>   | <i>1-800-325-0778</i>  |
| <b>Internal Revenue Service (IRS)</b>  | <b>1-800-829-1040</b>  |
| <b>myLACCDcard (Bank Mobile Vibe)</b>  | <b>1-877-524-3985</b>  |

**NOTES**

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**Published and Distributed by:  
Central Financial Aid Unit**

**ACCURACY STATEMENT**

*The Los Angeles Community College District has made every reasonable effort to determine that everything stated in this brochure is accurate. However, all information is subject to change without notice for reasons related to changes in Federal regulations and District policy.*