

Dear Financial Aid Recipient:

Welcome to our College and the Financial Aid Office.

An education is one of the most important investments you will make for yourself. We know your decision to attend our college will prove to be rewarding. Our office is proud of our college and of our graduates. We will do our utmost to help you keep your financial concerns manageable and achieve your educational goals.

Financial aid can be a complex topic. Our office has a committed team of professionals who are ready to assist and help you understand the financial aid process. Timely and responsible delivery of your financial aid requires a close partnership among you, this office, and several other entities. This guide is designed to assist you in understanding your responsibilities as a financial aid recipient.

Please read the information contained in this guide – it should answer most of your questions including those regarding your obligations when you receive financial aid funds. If you have additional questions or concerns, do not hesitate to visit us on the web or give us a call.

We wish you success in achieving your academic goals.

The Financial Aid Office

Understanding Your Award Letter

To view your Award Letter, log in to the Student Information System (SIS) at mycollege.laccd.edu. Your award package was developed according to federal, state, Los Angeles Community College District (LACCD) and institutional regulations to help meet your financial need for the 2019-2020 academic year. All awards depend on available funds and are initially based on full-time enrollment. The Financial Aid Office reserves the right to modify aid commitments at any time due to changes in the student's financial status, change in enrollment, changes in the availability of funds, or changes in federal and state laws, LACCD or institutional regulations and/or policies.

If there is a change in your eligibility, it will be reflected on the Student Information System at mycollege.laccd.edu.

All students are responsible for keeping track of their financial aid file and awards through the LACCD Student Information System (SIS).

Financial aid consists of grants, waivers, work-study, scholarships and loans to help meet your educational expenses. You may accept or decline all or parts of your financial aid award offer. However, if you decline an award, a substitute may not be available. Financial aid is considered supplemental to the family's resources, student earnings, and assistance received from other sources. **Applicants are reminded that they should not expect financial aid to meet basic living costs. Financial aid is intended to pay for education-related expenses during the academic year.**

Please note that there are certain programs that require enrollment of at least half-time (six approved units).

If your Award Letter includes Federal Work-Study, check with the Financial Aid Office for deadlines to accept or decline the award(s).

Determining Your Financial Need

How are Need and Expected Family Contribution (EFC) Determined?

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). $COA - EFC = \text{Need}$. Your EFC is determined from the information you reported on the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA). All awards are subject to availability of funds.

How Is Cost of Attendance Established?

Standardized budgets (COA) have been established by each college. Students with similar circumstances will receive the same allowances for tuition and fees, room and board, books, supplies, transportation, and personal expenses. Adjustments may be made on an exception basis to a student's COA for certain documented expenses. For example, if you are paying for child care during the academic year, please contact your college's Financial Aid Office to request an adjustment.

How is Financial Aid Awarded?

Your financial aid eligibility is determined using Federal Methodology (for FAFSA Applicants). Awards can consist of a combination of grants, waivers, work-study, scholarships and/or loans.

Use the Los Angeles Community College District (LACCD) Student Information System (SIS)
 To check the status of your financial aid and award package
mycollege.LACCD.edu

Award Letter Description

Estimated Financial Aid Budget

This figure (also known as your Cost of Attendance) is the amount we estimate it will cost you to attend college for the 2019-2020 academic year, based on full-time enrollment. The COA includes tuition and fees, books and supplies, room and board, transportation, and personal expenses.

Resources

- Expected Family Contribution (EFC) – This is the amount the federal government expects you and/or your family can contribute to the costs of attending college.
- Total Aid – This figure totals all the financial aid programs listed in the Financial Aid Awards section.

Remaining Need

This is the difference between your Cost of Attendance less any family contribution (EFC) and any aid offers we've made to you. Although we try to minimize your remaining need you may need to utilize other resources to meet any costs not met through financial aid or family resources.

Financial Aid Awards

This section lists all the financial aid programs you are eligible to receive.

Overaward

If the total amount of your financial aid exceeds your Cost of Attendance or Estimated Need resulting in a negative Remaining Need, we may need to adjust your financial aid awards. Certain federal and state programs require us to adjust awards to eliminate overawarding. You may be required to repay any overaward.

Financial Aid

Financial Aid Summary

Financial Aid Year 2019 - 2020

The information below is a calculation of your estimated need.

Estimated Financial Aid Budget	23,549.00
Expected Family Contribution	0.00 -
Estimated Need	23,549.00
Total Aid	10,627.00 -
Remaining Need	12,922.00

Currency used is US Dollar.
 This is your financial aid eligibility based on your estimated financial aid (budget) costs, family contribution, and estimated need for this aid year.

Financial Aid

Award Summary

Financial Aid Year 2019 - 2020

Select the term hyperlinks below to see more detailed information.

Aid Year			
Award Description	Category	Offered	Accepted
Pell Grant LAMC	Grant	6,195.00	6,195.00
FSEOG Grant LAMC	Grant	400.00	400.00
Federal Work Study LAMC	Work/Study	2,000.00	2,000.00
CalG B LAMC	Grant	836.00	836.00
CA College Prom Grant LAMC	Waiver	1,196.00	1,196.00
Aid Year Totals		10,627.00	10,627.00

Currency used is US Dollar.

State Financial Aid Programs

California College Promise Grant (CCPG)

This program (formerly known as the Board of Governors (BOG) Fee Waiver Program) waives enrollment fees charged by the college. Since this is a waiver there is no actual disbursement of funds. If you have already paid your enrollment fees, you may apply for a refund at the college Business Office. This program waives enrollment fees and no other fees.

Cal Grant

Cal Grants are state-funded grant programs for students who are California residents (or classified as AB540 by the college's Admissions & Records Office) who are pursuing eligible programs. There is a six (6) Approved Unit minimum enrollment requirement to be eligible for payment; units from other colleges may be combined if a consortium agreement has been approved.* Not all colleges participate in consortium agreements with non-LACCD colleges. Preliminary selection for Cal Grants is determined by the California Student Aid Commission (CSAC); final eligibility is determined by the school based on CSAC regulations. For more information, contact CSAC at (888) 224-7268 or at www.calgrants.org.

Student Success Completion Grant (SSCG)

The SSCG is available for Cal Grant B or C recipients. Students must be attending full-time and have received a full-time Cal Grant disbursement. The award amount for the 2018-2019 academic year was \$2,000 per semester. The SSCG may be limited by the availability of state funding during the academic year.

Chafee Grant

The California Chafee Grant is a federal grant administered by the California Student Aid Commission which provides assistance to current or former foster youth for college courses or vocational school training. Eligible students may receive up to \$5,000 per academic year. Enrollment in a minimum of 6 Approved Units is required. To learn more about this program and to apply online, go to www.chafee.csac.ca.gov/default.aspx.

Federal Financial Aid Programs

Federal Pell Grant

Federal Pell Grants are awarded to qualified

* **Approved Units** = Units that count toward your academic goal, including remedial coursework (some limitations may apply). For students with approved Extension Petitions, Approved Units are units for classes approved for your petition by the Financial Aid Office.

undergraduate students. Grants do not need to be repaid. The maximum annual award is \$6,195. Award eligibility is calculated based on a student's Expected Family Contribution (EFC). Awards will be adjusted based on actual enrollment at the time of disbursement. Federal Pell Grants are generally disbursed in two installments with the second disbursement scheduled after the midpoint of the semester.

Students are limited to the equivalent of 12 full-time semesters (or 600%, where 100% = two full-time semesters) of Federal Pell Grant eligibility during their lifetime. This affects all students regardless of when or where they received their first Federal Pell Grant. Only the portion of the Pell Grant actually disbursed counts toward this limit. You can monitor your Pell Grant usage through the National Student Loan Data System website at www.nslds.ed.gov.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant is for undergraduates with exceptional financial need. Awards are subject to funding availability and are determined by the Financial Aid Office. There is a six (6) Approved Unit minimum enrollment requirement to be eligible for payment.

Federal Work-Study (FWS)

FWS funds are earned through part-time employment authorized by the Financial Aid Office. The Financial Aid Office will provide specific instructions on how to find a job, required paperwork, and rules and regulations to which you must adhere. The FWS amount listed in your Award Letter is the maximum dollar amount you can earn through your work assignment. You will be paid semi-monthly based on hours worked and will not receive payment for any unearned funds remaining at the end of the academic year. Enrollment in a minimum of six (6) Approved Units may be required at your home school.

Iraq and Afghanistan Service Grant

Students whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001 may be eligible for this grant in lieu of the Federal Pell Grant. Please visit your Financial Aid Office for additional eligibility information.

Federal Loan Programs

You are in no way obligated to borrow a loan. All loan programs require a minimum unit enrollment of six (6) Approved Units to be eligible for payment. All loans must be repaid.

Federal Direct Loans

These are two types of Student Direct Loans: Subsidized and Unsubsidized.

A Subsidized Loan is a need-based loan. The Financial Aid Office determines your eligibility. Interest is paid by the government while you are enrolled at least half-time (six approved units). Interest rates are set each academic year. An Unsubsidized Loan is a non-need-based loan and has no interest subsidy, which means interest is accruing while you are still in school. We recommend that you make interest payments for unsubsidized loans while attending college. Interest payments may be postponed during qualifying periods; however, any interest deferred will be added to the original loan amount. Contact the college Financial Aid Office for the loan process, programs offered, and other related information.

Federal Direct PLUS (Parent) Loan*

Federal PLUS Loans are for parents or stepparents who need to borrow for their dependent student's undergraduate education. The student must be enrolled at least half-time (six approved units). Parents are responsible for repayment of the loan and all interest that accrues on the loan. A Federal PLUS Loan allows parents to borrow the total Cost of Attendance less any other aid.

**Not all colleges participate in the Federal PLUS Loan.*

Scholarships

Check with the college Financial Aid Office for more information. It is your responsibility to report scholarships received to the Financial Aid Office.

Enrollment Requirements

To receive financial aid funds, students must be enrolled in coursework required for their educational goal and major. Furthermore, most financial aid programs require students to be enrolled at least half-time (six Approved Units). Changes in your enrollment may result in a reduction or cancellation of your financial aid award. If you withdraw or drop classes, full or partial repayment of your financial aid may be required. It is your responsibility to drop your classes if you do not attend.

Consortium Agreements

You must be enrolled in at least one (1) Approved Unit at your home school to receive Federal Pell Grant and Cal Grant payments, if otherwise eligible. For most other financial aid programs, students must be enrolled in a minimum of six (6) Approved Units at their financial aid home school. 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.

Disbursements

Disbursement dates and deadlines are determined by Federal, State, District and/or institutional regulations and policies. Disbursement dates and amounts displayed in the Student Information System are **estimates** until actual disbursements are processed.

Students who are new to the LACCD will receive information by e-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 BankMobile Vibe. Students who open a BankMobile Vibe account will receive a myLACCDcard debit card and information on how to activate their card and account.

AB540 students who currently have an open bank account or are eligible to open an account will receive their funds electronically via BankMobile. All others will receive their disbursements by paper check.

It is critical that students update their address on file with the Admissions & Records Office to ensure receipt of their myLACCDcard. If you have not received your myLACCDcard, contact the college Business Office.

Students receiving a disbursement from a federal student loan have the right to cancel their loan disbursement. Contact the Financial Aid Office at the 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. If your enrollment status has increased and you are due an additional disbursement, it will be deposited to your account. Disbursements will be adjusted if enrollment increases or decreases. Payment for late-starting classes cannot be issued until the class begins. After the second disbursement date of each semester, no further award adjustments can be made based on late enrollment. (Exception: Short-term classes that start after the second disbursement date and winter classes.)*

Students are encouraged to log in to the Student Information System (SIS) at mycollege.laccd.edu to view their disbursement information. Please note that if you have an approved Extension Petition, you must be enrolled in approved courses on your petition to receive payment.

* Courses taken during the winter session are defined as short-term courses. Students **must complete** the short-term courses that start after the second disbursement date to be eligible for disbursement.

Additional Important Disbursement Information

- Any outstanding institutional debt will be deducted from your financial aid disbursement.
- If you have not authorized the LACCD to automatically deduct any outstanding balances (institutional debts) from any funds that you will be receiving, college services may be withheld including future financial aid disbursements.
- If you have not selected your refund preference, your refund may be delayed.
- The District retains the right to reverse your refund from your BankMobile Vibe account (assuming you activate your myLACCDcard for use) if you never attend class(es) or are found to be ineligible for your disbursement.
- You may only receive financial aid at one institution at a time per payment period (fall, spring, or summer).
- Students may not receive federal aid for remedial coursework beyond their initial 30 attempted remedial units.
- If you audit a class, you are not eligible to receive a California College Promise Grant or any other financial aid for this course. You are solely responsible for the payment of fees associated with audited classes.
- It is the student's responsibility to officially drop classes (including zero-unit classes such as tutoring or workshops) with Admissions and Records or through the SIS.

Return to Title IV (R2T4)

Students who receive federal financial aid and then withdraw from ALL Approved classes at their home school may have to repay some or all of the federal funds they received.

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 home school. A student who receives federal financial aid and then withdraws to less than one financial aid eligible unit at their home 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 at all institutions. 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.

Satisfactory Academic Progress (SAP)

General Information:

In accordance with the Higher Education Act of 1965, as amended, the LACCD established the following standards of Satisfactory Academic Progress. 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 Direct (student) and PLUS (parent) Loans
- Fallen Heroes Scholarship
- Cal Grant (A,B, and C)
- Student Success Completion Grant (SSCG)
- 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 of Achievement, 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
or
- 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).
- Successfully complete a minimum of 67% cumulative units attempted.
 - Entries recorded in the student’s academic record as Fail (F), Incomplete (INC), No Pass (NP), Excused Withdrawal (EW) and/or Withdrawal (W) are not considered to be successfully completed and must be 33% or less than the cumulative units attempted.
- Attempted less than 150% of the number of units required for their academic program.
 - Remedial ESL and other remedial classes classified as “Basic Skills” are excluded from the ninety (90) unit limit when determining attempted units.

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 have successfully completed less than 67% of their cumulative units will receive Warning Notification emails 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 150% of the student’s program.
 - Cumulative GPA is less than 2.0 following a semester for which the student was placed on Warning Status.
 - Successfully completed units are less than 67% following a semester for which the student received a Warning Letter.

- A student who has been disqualified at any college in the LACCD is disqualified at all colleges within the LACCD.
- Students who are disqualified from financial aid will be notified by email. A student who is disqualified may appeal the disqualification by submitting a petition with their financial aid home school. Please note that the petition process varies by each campus and you should check with your home school to determine their petition process. Decisions made at the home school regarding a petition do not apply nor are binding at any of the other LACCD campuses.

Maximum Time Length:

Students need to complete their objective before attempting 150% of the number of units required for their academic program.

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 length:

Units required for the Certificate Program	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

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 the fall semester for disbursement purposes, will be included with the 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.

If you have questions about what you have read in this guide, please do not hesitate to contact the Financial Aid Office.



THE
LOS ANGELES
COMMUNITY COLLEGE
DISTRICT

**Los Angeles Community College District
Central Financial Aid Unit**

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Los Angeles City College • Financial Aid Office • www.lacitycollege.edu/services/finaid/financial-aid-info
855 N. Vermont Ave., Los Angeles, CA 90029 • 323.953.4000, ext 2010

East Los Angeles College • Financial Aid & Scholarship Office • www.elac.edu/currentstudents/financialaid/
1301 Avenida Cesar Chavez, Student Services Building E1-135, Monterey Park, CA 91754-6099 • 323.265.8738

Los Angeles Harbor College • Financial Aid, Scholarships & Veterans Office

www.lahc.edu/student-services/finaid/
1111 Figueroa Place, Student Services/Administration Building Room 114,
Wilmington, CA 90744 • 310.233.4320

Los Angeles Mission College • Financial Aid and Scholarships Office • www.lamission.edu/financialaid/
13356 Eldridge Avenue, Sylmar, CA 91342 • 818.364.7648

Los Angeles Pierce College • Financial Aid, Scholarships, Veterans & Foster Youth

www.piercecollege.edu/offices/financial_aid/
6201 Winnetka Avenue, Woodland Hills, CA 91371 • 818.719.6428

Los Angeles Southwest College • Financial Aid Office • www.lasc.edu

1600 West Imperial Highway, Student Services Building, Rm 104, Los Angeles, CA 90047 • 323.241.5338

Los Angeles Trade-Tech College • Financial Aid and Scholarships Office • college.lattc.edu/financialaid/

400 W. Washington Blvd., Los Angeles, CA 90015 • 213.763.7082

Los Angeles Valley College • Financial Aid & Scholarships Office • www.lavc.edu/financialaid/

5800 Fulton Avenue, Valley Glen, CA 91401 • 818.947.2412

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