

Student Services

1 **AP 5130 FINANCIAL AID**

2 **References:**

- 3 Education Code, Sections 66021.3, 66021.6, 66025.9, 69432.7, 69514, 70045 et
4 seq., 76300, 78042, and 94912.5;
5 Title 5, Sections 55031, 58600 et seq.
6 20 U.S. Code, Sections 1070 et seq.;
- 7 34 CFR, Section 668 (U.S. Department of Education regulations on the Integrity of
8 Federal Student Financial Aid Programs under Title IV of the Higher Education Act
9 of 1965, as amended);
10 ACCJC Accreditation Standard 3

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

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

18 **Basic Student Eligibility Requirements for Federal Student Aid**

- 19 • Be enrolled as a regular student in an eligible program which includes certificate,
20 associate in arts degree, or transfer programs
21 • Not also be enrolled in elementary or secondary school
22 • Have a high school diploma or equivalent
23 • Maintain satisfactory academic progress
24 • Meet enrollment status requirements
25 • Be a U.S. citizen or eligible non-citizen
26 • Have resolved any default on an FSA loan or overpayment
27 • Have a valid social security number
28 • Resolve any conflicting information
29 • Submit all required documentation that may be requested by the Financial Aid
30 Office

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

32 **Application Process**

33 Step 1 – Apply

- 34 • Submit a Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov

- 35 • Use Cerritos College Federal School Code is 001161
- 36 • Submit a California Dream Act Application at www.caldreamact.org to apply for
- 37 state aid if not a U.S. citizen or eligible non-citizen and qualify for AB 540/AB
- 38 2000/SB 68 status.

39 Step 2 – Submit Forms

- 40 • View To Do List on MyCerritos
- 41 • Submit the required forms to the Financial Aid Office via Student Forms platform

42 Step 3 – View Awards

- 43 • Review award notification on the MyCerritos Message Center
- 44 • View awards on MyCerritos
- 45 • Meet Satisfactory Academic Progress (SAP) standards to receive awards

46 Step 4 – Receive Disbursement

- 47 • Receive refund selection kit and select refund choice online at
- 48 www.refundselection.com using the personal access code
- 49 • The Financial Aid Office will disburse grants, scholarships, and/or loans
- 50 • View account activity online at MyCerritos for refund status

51 Important Dates

- 52 • **December** – FAFSA and California Dream Act Application becomes available for
- 53 upcoming award year. Submit financial aid application online at www.fafsa.gov.
- 54 • **March 2** – Cal Grant application deadline. Submit both FAFSA or California Dream
- 55 Act Application and GPA Verification forms.
- 56 • **March through April** – View To Do's on MyCerritos. Submit all required
- 57 documentation to the Financial Aid Office.
- 58 • **July** – Financial Aid Office sends award notification to students via MyCerritos
- 59 Message Center.

60 Federal Programs

- 61 • **Federal Pell Grants** are awarded to eligible undergraduate students. The amount
- 62 of money awarded is based upon a student's Student Aid Index (SAI), the number
- 63 of units enrolled, and the cost of attendance.

- 64 • **Federal Supplemental Educational Opportunity Grant (FSEOG)** is awarded to
- 65 eligible undergraduate students with exceptional financial need. It is awarded on
- 66 a "first-come, first-served" basis and is dependent upon funds available. Students
- 67 must have a zero SAI or less and be enrolled in at least six units to receive funds.

68 • **Federal Work-Study (FWS)** is a program with limited funding which provides
69 employment to help pay for part of a student's educational costs. This program is
70 based on financial need and, if awarded, is part of a student's award package.
71 Students on FWS may work approximately 15 hours per week on or off campus.
72 Students apply via FAFSA first to apply for FWS and the Job Speaker platform to
73 be considered for the program.

74 • **William D. Ford Federal Direct Subsidized and Unsubsidized Loans** must be
75 repaid. Students must complete a FAFSA first. Once a student receives a financial
76 aid award notification, the student may apply for a student loan at
77 www.cerritos.edu/financial-aid/programs/loans.htm. The amount of loans ranges
78 from \$3,500 to \$10,500 per academic year. Loan amounts will be determined at
79 the time the Financial Aid Office certifies a loan application.

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

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

88 **State Programs**

89 • **California College Promise Grant** is a program that provides assistance to cover
90 community college enrollment fees. To be eligible, a student must be a California
91 resident or eligible AB 540 / AB 2000 / SB 68, AB1899, and/or a California resident
92 homeless youth and must qualify under one of the following conditions:

- 93 1. Student or parent must currently be receiving Temporary Assistance for Needy
94 Families (TANF), CalWORKs, Supplemental Security Income (SSI), State
95 Supplemental Program (SSP), or General Assistance (GA). Documentation is
96 required.
- 97 2. Student must meet income standards based on family size. Documentation
98 may be required.
- 99 3. Student may qualify for one of the special classifications.

100 • **The Cal Grant Program** is a state-funded educational opportunity program to
101 assist students in paying for a college education. There are entitlement awards as
102 well as competitive awards. Application deadlines are in early March and
103 September for community college students. Types of Cal Grants can be found at
104 www.csac.ca.gov or www.calgrants.org.

105 All basic Cal Grant eligibility requirements are as follows:

- 106 1. be a California resident or AB 540/AB 2000/SB 68;

- 107 2. be a U.S. citizen or eligible non-citizen;
- 108 3. attend a qualifying California postsecondary institution;
- 109 4. be enrolled at least half-time;
- 110 5. maintain satisfactory academic progress as defined at the school of
- 111 attendance;
- 112 6. have family income and assets below the established ceilings;
- 113 7. not be in default on any student loan;
- 114 8. not owe any federal or state grant refund; and
- 115 9. not have a bachelor's or professional degree before receiving a Cal Grant
- 116 (except for extended Cal Grant A or B awards for a teaching credential
- 117 program).

118 • **Student Success Completion Grant** is a state grant awarded to Cal Grant
119 students who take 12 units or more units per semester and have financial need.
120 This grant provides an incentive to encourage students to complete their
121 educational goal sooner by taking 15 units or more. Students who enroll in 15
122 units or more will receive an increased award amount.

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

131 Admission into the EOPS Program requires that a student meet either California
132 College Promise Grant A or B standards, complete a FAFSA or California Dream
133 Act Application, enroll in 12 units, meet with an EOPS counselor three times during
134 each semester, and have earned less than 70 degree applicable units from all
135 colleges/universities attended.

136 • **CARE Grants** are available to students who are current recipients of TANF, in
137 CalWORKs, single, head of household, have at least one child under the age of
138 14, enrolled in 12 units or more, and have been admitted into the EOPS Program.
139 Students wishing to enter the program must attend a Mini-Conference/Orientation
140 and workshops and may be eligible for a grant and/or service.

141 Scholarships

142 Scholarships do not have to be repaid. The Financial Aid Office is the steward of a
143 number of scholarships that may or may not require financial need. Applications are
144 available in the Financial Aid Office. For information on scholarships, visit
145 www.cerritos.edu/finaid/scholarship.htm .

146 **Concurrent Enrollment**

147 Students are only eligible to receive financial aid at one college and/or university each
148 enrollment period, with the exception of scholarships and the California College Promise
149 Grant. Students attending more than one college and/or university at the same time
150 should check with each institution regarding its rules about scholarship eligibility. If a
151 student receives financial aid from more than one college or university during the same
152 enrollment period, they may be ineligible to receive funds and may be required to pay
153 back the money to at least one of the institutions, and may be assigned to the Department
154 of Education for collections.

155 **Disbursements**

156 Financial Aid disbursements are calculated based on a student's Student Aid Index (SAI),
157 financial aid need, the availability of funds, and the number of units in which the student
158 is enrolled each semester.

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

163 Students who are on Warning, Probation, or Disqualification status may experience a
164 financial aid disbursement delay in their next semester until all grades are posted and
165 Satisfactory Academic Progress is evaluated.

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

170 Our school delivers financial aid refunds with BankMobile Disbursements, a technology
171 solution, powered by BMTX, Inc. Visit this link for more information:
172 www.bankmobiledisbursements.com/refundchoices/. Students are sent an e-mail
173 notification when their refund is processed and disbursed.

174 **Pell Grant Adjustments**

175 The Financial Aid Office will check student enrollment status on the census date for each
176 semester. A Pell Grant adjustment may be made based on a student's enrollment status
177 at that time. If a student's enrollment intensity percentage has increased, it may result in
178 an increase to the Pell Grant award. If a student is due an additional Pell Grant, the grant
179 will be disbursed to his/her/their account. If a student's enrollment intensity percentage
180 has decreased, the student may owe a repayment of Pell Grant funds. Appeals may be
181 accepted for late adds if there was an extenuating circumstance. Students can view the
182 census date for each term on the Financial Aid Office's disbursement schedule page at
183 <https://www.cerritos.edu/financial-aid/>.

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

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

191 **Return of Title IV Funds**

192 Students who withdraw from all courses or fail to receive at least one passing grade within
193 the semester, will be required to repay all or some of the following:

- 194 • Federal financial aid including Pell Grant, Supplemental Education Opportunity
195 Grant (SEOG), and/or Loans.
- 196 • All registration fees (per unit fee, student identification fee, student health fee, lab
197 fees) for each of the classes the student was enrolled in, even if those fees were
198 covered by the California College Promise Grant.

199 Students who fail to attend the first-class meeting, or are reported as a “no show” by the
200 instructor(s), will be required to repay all financial aid received. Students will also be
201 responsible for repaying the entire amount of the registration fees (per unit fee, student
202 identification fee, student health fee, lab fees) for all of the units in which the student was
203 enrolled, even if those fees were covered by the California College Promise Grant.
204 Students’ academic records will be placed on “hold” status until repayment is made. In
205 the event students are required to repay financial aid funds, the Financial Aid Office will
206 notify the student in writing of the amount they owe. Failure to pay will result in being
207 referred to collections.

208 **Satisfactory Academic Progress (SAP) Standards**

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

- 213 • **Grade Point Average (GPA) Requirement (Qualitative)**
214 Students are required to maintain at least a 2.0 cumulative GPA. The GPA
215 standard is used at all times in the determination of financial aid eligibility, even if
216 students do not receive financial aid.
- 217 • **Unit Completion Requirement – Pace of Progress (Quantitative)**
218 Students are required to complete 67% of the units in which they have attempted.
219 The cumulative units completed will be divided by the cumulative units attempted
220 to calculate the pace of progress. All units are considered in this calculation. Units
221 for which a grade of W, FW, EW, NP, NC, and/or F was received are considered

222 as units attempted, but not completed. Military withdrawals (MW) will not be
223 counted.

224 • **Maximum Time Frame Requirement (Quantitative)**

225 Students must complete their educational program within a maximum time frame
226 of 150% of the published program's required units. For example, associate in arts
227 degree and transfer programs generally require 60 units. Therefore, 150% of the
228 required units for those programs would be 90 units.

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

- 231 ○ 60 units (excluding remedial and ESL units) for associate in arts degree or
232 transfer programs
- 233 ○ 30 units (excluding remedial and ESL units) for a certificate program

234 If at any point in time it is determined that the student cannot complete his/her/their
235 educational program within the 150%-time frame, the student will be immediately
236 disqualified from financial aid (with the exception of the California College Promise
237 Grant). It is the student's responsibility to read and understand the Financial Aid
238 Satisfactory Academic Progress (SAP) Standards.

239 • **Warning**

240 Students will be placed on warning status after a semester if they have not met the
241 unit completion requirement and/or the 2.0 GPA requirement. If placed on financial
242 aid warning status, students may remain eligible for financial aid. Students will
243 receive a notification of their status on MyCerritos Message Center and how to
244 avoid disqualification.

245 • **Disqualification**

246 Students will be placed on disqualification status after a semester on warning
247 status if they still have not met the unit completion requirement and/or the 2.0 GPA
248 requirement. If placed on disqualification status, students will no longer be eligible
249 to receive financial aid, with the exception of the California College Promise Grant.

250 • **Reestablishing Eligibility**

251 Students may reestablish their eligibility by meeting the 2.0 cumulative Grade Point
252 Average (GPA) requirement (Qualitative) and 67% Unit Completion requirement –
253 Pace of Progress (Quantitative) standards.

254 **SAP Appeals Process**

255 If students are disqualified due to GPA, Unit Completion, and/or Maximum Time Frame,
256 they have the option to appeal their status. The appeal should include the following:

- 257 • A statement explaining in detail their situation and reason(s) for not meeting the
258 SAP standards with supporting documentation.

- 259 • A statement explaining what has changed in their situation and how they plan to
260 improve their progress to meet the SAP standards.

261 Students must submit their appeal to the Financial Aid Office by the appropriate deadline
262 for the semester they are appealing.

263 All appeals will be reviewed by the Financial Aid Office within 45 days and will either be
264 approved for probation, referred for an academic plan, or denied based on the student's
265 individual circumstances.

266 If the appeal is approved, the student will be placed on probation status for the semester.

267 If student will not be able to meet the SAP standards at the end of the subsequent
268 semester, the appeal may be denied. If the appeal is denied, the student can request a
269 second review. The second review will be conducted by a reviewer who did not participate
270 in the first review.

271 If there are grade changes for a prior semester, notify the Financial Aid Office by
272 submitting a written statement along with transcripts to document the change. The
273 Financial Aid Office will review and make a correction to the SAP status if approved, if it
274 is still within the aid year.

275 Both electronic and hard copy financial aid appeals are accepted.

276 The Financial Aid Office will notify students regarding their eligibility for financial aid via
277 the Message Center in the MyCerritos portal.

278 The Financial Aid Office's Policies and Procedures Manual contains the most recent
279 information regarding financial aid. This document is reviewed and updated periodically.
280 The Financial Aid website and the current Cerritos College Catalog also include key
281 financial aid information including resources, services, processes, and procedures.

282 **Misrepresentation**

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

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

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

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

297 **Loss of Eligibility for California College Promise Grant**

298 A student shall become ineligible for a California College Promise Grant if the student is
299 placed on academic or progress probation, or any combination thereof, for two
300 consecutive primary terms. Loss of eligibility shall become effective at the first registration
301 opportunity after such determination is made.

302 The District shall notify students of their placement on academic or progress probation no
303 later than 30 days following the end of the term that resulted in the student's placement
304 on probation. The notification must clearly state that two consecutive primary terms of
305 probation will lead to a loss of the California College Promise Grant until the student is no
306 longer on probation. The notification must also advise students about the available
307 student support services to assist them in maintaining eligibility.

308 The District shall adopt, prominently display, and disseminate policies ensuring that
309 students are advised about the student support services available to assist them in
310 maintaining and reestablishing California College Promise Grant eligibility. Dissemination
311 includes, but is not limited to, information provided in college catalogs.

312 The District shall establish written procedures by which a student may appeal the loss of
313 a California College Promise Grant due to extenuating circumstances, or when a student
314 with a disability applied for, but did not receive, a reasonable accommodation in a timely
315 manner. Extenuating circumstances are verified cases of accidents, illnesses, or other
316 circumstances that might include documented changes in the student's economic
317 situation or evidence that the student was unable to obtain essential student support
318 services. Extenuating circumstances also includes special consideration of the specific
319 factors associated with Veterans, CalWORKs, EOPS, and Student Accessibility Services
320 student status.

321 Foster Youth shall not be subject to loss of California College Promise Grant due to
322 placement on academic or progress probation. This exemption for Foster Youth is
323 effective until the date specified in Education Code section 66025.9(c).

324 **Students Enrolled in a Baccalaureate Degree Program**

325 Students enrolled in a baccalaureate degree program who wish to apply for a California
326 Promise Grant (CCPG) waiver must submit either a Free Application for Federal Student
327 Aid (FAFSA) or a California Dream Act application.

328 **Scholarship Displacement**

329 The District shall not reduce the institutional gift aid offer of a student who is eligible to
330 receive a federal Pell Grant award or financial assistance under the California Dream Act
331 for an academic year as a result of private scholarship awards designated for the student
332 unless the student's gift aid exceeds the student's annual cost of attendance. The District
333 shall not consider receipt or anticipated receipt of private scholarships when considering

334 a student who is eligible to receive a federal Pell Grant award or financial assistance
335 under the California Dream Act for qualification for institutional gift aid.

336 Office of Primary Responsibility: Vice President, Student Services

Date Approved: 5/21/07

Dates Revised: 5/7/12; 11/18/13; 5/9/16; 2/11/19; 4/11/22; 2/10/25

Date Reviewed: 2/20/19