

Student Services

1 AP 5130 FINANCIAL AID

2 References:

- 3 Education Code, Sections 66021.6, 66025.9 and 76300;
- 4 Title 5, Sections 55031, 58600 et seq.
- 5 20 U.S. Code, Sections 1070 et seq.;
- 6 34 CFR, Section 668 (U.S. Department of Education regulations on the Integrity of
- 7 Federal Student Financial Aid Programs under Title IV of the Higher Education Act
- 8 of 1965, as amended);
- 9 ACCJC Accreditation Standard III.D.15

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

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

17 Basic Student Eligibility Requirements for Federal Student Aid

- 18 • Be enrolled as a regular student in an eligible program which includes certificate,
19 associate in arts degree, or transfer programs
- 20 • Cannot also be enrolled in elementary or secondary school
- 21 • Have a high school diploma or equivalent
- 22 • Maintain satisfactory academic progress
- 23 • Meet enrollment status requirements
- 24 • Have resolved any drug conviction issue
- 25 • Be a U.S. citizen or eligible non-citizen
- 26 • Have resolved any default on a FSA loan or overpayment
- 27 • Have a valid social security number
- 28 • Males ages 18-25 must register with the Selective Service System or meet
29 exemption requirements
- 30 • Resolve any conflicting information
- 31 • Submit all required documentation that may be requested by the Financial Aid
32 Office

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

34 **Application Process**

35 Step 1 – Apply

- 36 • Submit a Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov
- 37 • Cerritos College Federal School Code is 001161
- 38 • If not a U.S. citizen or eligible non-citizen and qualify for AB 540 / AB 2000 / SB 68
- 39 status, submit a California Dream Act Application at www.caldreamact.org to apply
- 40 for state aid.

41 Step 2 – Submit Forms

- 42 • View To Do List on MyCerritos or read missing information letter, which lists
- 43 required documents to complete student file
- 44 • Download required forms from www.cerritos.edu/finaid
- 45 • Submit the required forms to the Financial Aid Office in person, by mail, e-mail, fax,
- 46 or drop-box

47 Step 3 – View Awards

- 48 • Review award notification on the MyCerritos Message Center
- 49 • View awards on MyCerritos
- 50 • Meet Satisfactory Academic Progress (SAP) standards to receive awards

51 Step 4 – Receive Disbursement

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

56 **Important Dates**

- 57 • **October 1** – FAFSA and California Dream Act Application becomes available for
- 58 upcoming award year. Submit financial aid application online at www.fafsa.gov.
- 59 • **March 2** – Cal Grant application deadline. Submit both FAFSA or California
- 60 Dream Act Application and GPA Verification forms.
- 61 • **March through April** – View To Do's on MyCerritos. Submit all required
- 62 documentation to the Financial Aid Office.
- 63 • **July** – Financial Aid Office sends award notification to students via MyCerritos
- 64 Message Center.

65 **Federal Programs**

- 66 • **Federal Pell Grants** are awarded to eligible undergraduate students. The amount
- 67 of money awarded is based upon a student's Expected Family Contribution (EFC),
- 68 the number of units enrolled, and the cost of attendance.

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

73 • **Federal Work-Study (FWS)** is a program with limited funding which provides
74 employment to help pay for part of a student’s educational costs. This program is
75 based on financial need and, if awarded, is part of a student’s award package.
76 Students on FWS may work approximately 15 hours per week on or off campus.
77 Students must submit a separate FWS application in addition to the FAFSA to
78 apply for FWS.

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

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

89 In reviewing a request for any loan, the Financial Aid Office may use “professional
90 judgment” to deny a student a loan on a case-by-case basis. If denied a loan, a student
91 will receive a letter from the Financial Aid Office indicating the reason(s) for the loan
92 denial.

93 **State Programs**

94 • **California College Promise Grant** is a program that provides assistance to cover
95 community college enrollment fees. To be eligible, a student must be a California
96 resident or eligible AB 540 / AB 2000 / SB 68, AB1899, and/or a California resident
97 homeless youth and must qualify under one of the following conditions:
98 1. Student or parent must currently be receiving Temporary Assistance for Needy
99 Families (TANF), CalWORKs, Supplemental Security Income (SSI), State
100 Supplemental Program (SSP), or General Assistance (GA). Documentation is
101 required.
102 2. Student must meet income standards based on family size. Documentation
103 may be required.
104 3. Student must have applied for FAFSA and demonstrate financial need.
105 4. Student must qualify for one of the special classifications.

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

111 All basic Cal Grant eligibility requirements are as follows:

- 112 1. be a California resident or AB 540 / AB 2000 / SB 68;
113 2. be a U.S. citizen or eligible non-citizen;

- 114 3. meet U.S. Selective Service requirements;
- 115 4. attend a qualifying California postsecondary institution;
- 116 5. be enrolled at least half-time;
- 117 6. maintain satisfactory academic progress as defined at the school of
- 118 attendance;
- 119 7. have family income and assets below the established ceilings;
- 120 8. not be in default on any student loan;
- 121 9. not owe any federal or state grant refund; and
- 122 10. not have a bachelor's or professional degree before receiving a Cal Grant
- 123 (except for extended Cal Grant A or B awards for a teaching credential
- 124 program).

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

130 • **Extended Opportunity Program and Services (EOPS)** is a state-funded
131 program to provide educationally and economically disadvantaged students
132 assistance, including grants, EOPS nomination waivers, admission waivers to UCs
133 and CSUs, and transfer assistance. Moreover, the EOPS Program provides a
134 number of retention programs such as Supplemental Instruction (SI), learning
135 communities in the Achievement in Mathematics (AIM) program, and Summer
136 Bridge program. All three programs involve social and academic integration
137 activities for students outside of the classroom. Courses in these programs are
138 taught by a faculty member and faculty counselor.

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

144 • **CARE Grants** are available to students who are current recipients of TANF, in
145 CalWORKs, single, head of household, have at least one child under the age of
146 14, enrolled in 12 units or more, and have been admitted into the EOPS Program.
147 Students wishing to enter the program must attend a Mini-Conference/Orientation
148 and workshops and may be eligible for a grant and/or service.

149 **Scholarships**

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

154 **Concurrent Enrollment**

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

163 **Disbursements**

164 Financial Aid disbursements are calculated based on a student's Expected Family
165 Contribution (EFC), financial aid need, the availability of funds, and the number of units
166 in which the student is enrolled each semester.

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

172 Students enrolled in distance education programs (online courses) may experience a
173 delay in their Title IV financial aid disbursement until the student has participated in the
174 distance education program for a longer and more substantiated period of time (i.e., until
175 an exam has been given, completed and graded, or a paper has been submitted).

176 Students who are on Warning, Probation, or Termination status may experience a
177 financial aid disbursement delay in their next semester until all grades are posted and
178 Satisfactory Academic Progress is evaluated.

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

183 Students awarded financial aid will be sent a refund selection kit. They will go to
184 www.refundselection.com to choose their refund choice. Students can have an electronic
185 deposit go to their own bank account or choose a BankMobile Vibe account. Students
186 are sent an e-mail notification when their refund is processed and disbursed.

187 **Pell Grant Adjustments**

188 The Financial Aid Office will check student enrollment status on the census date for each
189 semester. A Pell Grant adjustment may be made based on a student's enrollment status
190 at that time. If a student's enrollment status (full-time, three-quarter time, half-time, less
191 than half-time) has increased, it may result in an increase to the Pell Grant award. If a
192 student is due an additional Pell Grant, the grant will be disbursed to his/her
193 account. If a student's enrollment status has decreased, the student may owe a

194 repayment of Pell Grant funds. Classes added after the census date will not be funded,
195 including late start classes. Students can view the census date for each term on the
196 Financial Aid Office's disbursement schedule page at www.cerritos.edu/finaid.

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

198 Incompletes, no pass courses, courses noted as excluded, repeated courses, and
199 withdrawals are counted as attempted units in calculating the pace of progress. Courses
200 noted as excluded on the transcripts are not counted for purposes of the cumulative GPA.
201 Grades removed through academic renewal are still counted for pace of progress and
202 GPA requirements. Transfer credits are counted as attempted units and completed units
203 toward the 150% maximum time frame.

204 **Return of Title IV Funds**

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

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

212 Students who fail to attend the first class meeting, or are reported as a "no show" by the
213 instructor(s), will be required to repay all financial aid received. Students will also be
214 responsible for repaying the entire amount of the registration fees (per unit fee, student
215 identification fee, student health fee, lab fees) for all of the units in which the student was
216 enrolled, even if those fees were covered by the California College Promise Grant.
217 Students' academic records will be placed on "hold" status until repayment is made. In
218 the event students are required to repay financial aid funds, the Financial Aid Office will
219 notify the student in writing of the amount they owe. Failure to pay will result in being
220 referred to collections.

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

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

- 226 • **Grade Point Average (GPA) Requirement (Qualitative)**
227 Students are required to maintain at least a 2.0 cumulative GPA. The GPA
228 standard is used at all times in the determination of financial aid eligibility, even if
229 students do not receive financial aid.
- 230 • **Unit Completion Requirement – Pace of Progress (Quantitative)**
231 Students are required to complete 70% of the units in which they have attempted.
232 The cumulative units completed will be divided by the cumulative units attempted
233 to calculate the pace of progress. All units are considered in this calculation. Units
234 for which a grade of W, I, NP, NC, and/or F was received are considered as units
235 attempted, but not completed. Military withdrawals (MW) will not be counted.

236 • Maximum Time Frame Requirement (Quantitative)
237 Students must complete their educational program within a maximum time frame
238 of 150% of the published program's required units. For example, associate in arts
239 degree and transfer programs generally require 60 units. Therefore, 150% of the
240 required units for those programs would be 90 units.

241 Students will be required to meet with a counselor and create an educational plan
242 based on their educational program once the student attempts the following:
243 ○ 60 units (excluding remedial and ESL units) for associate in arts degree or
244 transfer programs
245 ○ 30 units (excluding remedial and ESL units) for a certificate program

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

251 • Warning
252 Students will be placed on warning status after a semester if they have not met the
253 unit completion requirement and/or the 2.0 GPA requirement. If placed on financial
254 aid warning status, students may remain eligible for financial aid. Students will
255 receive a notification of their status on MyCerritos Message Center and how to
256 avoid disqualification.

257 • Disqualification
258 Students will be placed on disqualification status after ~~remaining~~ a semester on
259 warning status if they still have not met the unit completion requirement and/or the
260 2.0 GPA requirement. If placed on disqualification status, students will no longer
261 be eligible to receive financial aid, with the exception of the California College
262 Promise Grant.

263 • Reestablishing Eligibility
264 Students may reestablish their eligibility by meeting the 2.0 cumulative Grade Point
265 Average (GPA) requirement (Qualitative) and 67% Unit Completion requirement –
266 Pace of Progress (Quantitative) standards.

267 **SAP Appeals Process**

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

- 270 • A statement explaining in detail your situation and reason(s) for not meeting the
271 SAP standards with supporting documentation.
- 272 • A statement explaining what has changed in your situation and how you plan to
273 improve your progress to meet the SAP standards.
- 274 • Proof of completion of the 2 GetSAP counseling sessions: 1.) Impact of SAP and
275 2.) SAP Appeal Process. Sessions can be completed at cerritos.get-

276 counseling.com. If you completed the videos in the prior year, you do not need to
277 complete them again.

278 Students must submit their appeal to the Financial Aid Office by the appropriate deadline
279 for the semester you are appealing.

280 All appeals will be reviewed by the Dean of Student Support Services or designee and
281 approved for probation, referred for an academic plan, or denied based on the student's
282 individual circumstances.

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

284 If student will not be able to meet the SAP standards at the end of the subsequent
285 semester, the appeal may be denied. All decisions are final and there is no higher appeal.

286 If there are grade changes for a prior semester, notify the Financial Aid Office by
287 submitting a written statement along with your transcripts to document the change. The
288 Financial Aid Office will review and make a correction to your SAP status if approved.

289 The Financial Aid Office will notify students regarding their eligibility for financial aid.

290 The Financial Aid Office's Policies and Procedures Manual contains the most recent
291 information regarding financial aid. This document is reviewed and updated periodically.
292 The Financial Aid website, the current Cerritos College Catalog, and Class Schedule also
293 include key financial aid information including resources, services, processes, and
294 procedures.

295 **Misrepresentation**

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

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

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

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

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

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

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

321 The District shall adopt, prominently display, and disseminate policies ensuring that
322 students are advised about the student support services available to assist them in
323 maintaining and reestablishing eligibility California College Promise Grant eligibility.
324 Dissemination includes, but is not limited to, information provided in college catalogs and
325 class schedules.

326 The District shall establish written procedures by which a student may appeal the loss of
327 a California College Promise Grant due to extenuating circumstances, or when a student
328 with a disability applied for, but did not receive, a reasonable accommodation in a timely
329 manner. Extenuating circumstances are verified cases of accidents, illnesses, or other
330 circumstances that might include documented changes in the student's economic
331 situation or evidence that the student was unable to obtain essential student support
332 services. Extenuating circumstances also includes special consideration of the specific
333 factors associated with Veterans, CalWORKs, EOPS, and DSPS student status.

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

337 Office of Primary Responsibility: Vice President, Student Services

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(Replaces former Cerritos CCD Policies 4703.1 and 4703.2)