



# 2009-2010 Award Letter Information Fall 2009 and Spring 2010

## **Enrollment Fee Increase**

Effective with the Fall 2009 semester, enrollment fees have increased from \$20 per unit to \$26 per unit. If you have a BOG Fee Waiver, it will cover the increase in fees automatically. Enrollment fees are subject to change based on the California State Legislature.

## **Health Fee and BOG Fee Waiver**

All students who qualify for a BOG Fee Waiver will have to pay the Health fee each semester. The Health fee is \$17 for Fall and Spring and \$13 for Summer. Exception: Students who qualify for a BOG A Fee Waiver due to receiving TANF, SSI/SSP or General Relief are exempt from the Health fee.

## **BOG Fee Waivers**

- BOG Fee Waivers are awarded to eligible California residents only to pay for enrollment fees
- You will need to pay the health fee unless you qualify for a BOG A because you receive TANF, SSI or General Relief
- If you paid your fees before qualifying for a BOG Waiver, you may go to Accounting (A-114) to request a refund
- BOG Fee Waiver awards cannot be used after the 2009-2010 school year has ended
- Awards are valid through the Summer 2010 term only
- Awards may be granted retroactively back to the Fall 2009 semester if you maintained enrollment
- You will need to re-apply for a BOG Fee Waiver for the 2010-2011 school year starting in July 2010

## **California High School Exit Exam and Cal Grant Eligibility**

Effective with the Fall 2006 semester, students awarded a Cal Grant must have a high school diploma and pass the California High School Exit Exam. Students will need to provide proof of passing the Exit Exam before a Cal Grant award can be disbursed. Students who do not pass the Exit Exam will not be eligible for a Cal Grant. For more information and eligibility requirements, click on the following link, <http://www.sdcity.edu/studentresources/financialaid/calgrant.asp>

## **Semester College Bus/Trolley Pass**

- If you are awarded a Pell Grant, you may purchase a special one semester Bus/Trolley pass using your Pell Grant depending on your Pell Grant award amount
- You must be a California resident
- The Special pass is valid through the end of each semester for unlimited use including weekends and holidays
- Special pass must be purchased by end of the second week of the semester with your Pell Grant
- You must go to Accounting in A-114 to purchase your special bus/trolley pass
- If you enroll in less than 12 units and you purchase the bus/trolley pass your bookstore amount will be reduced
- The amount used for the bus/trolley pass will be deducted from your first Pell Grant check disbursement

## **General Eligibility Information for all Financial Aid programs**

- You must make Satisfactory Academic Progress (SAP) based on the Financial Aid standards to remain eligible for aid
- Read the SAP brochure "How to Qualify & Keep your Financial Aid" for more detailed information
- You must be enrolled in at least 1 class at San Diego City College (SDCC) or ECC at all times each semester
- You cannot receive aid from more than one college at the same time
- You must decide what college you want to receive aid from if you are awarded aid from two different schools
- You must submit an Academic Transcript if you attend another college during the 2009-2010 school year in addition to submitting transcripts for all prior colleges attended

## Password Required for Telephone Inquiries

- You must have a financial aid password on file to receive information about your financial aid status over the phone
- The financial aid password is separate from your PIN # for Reg-e and the FAFSA on the Web
- To protect your privacy, no information will be given out over the phone without a password. **NO EXCEPTIONS!**

## Expenses Covered by Financial Aid

Financial Aid will not cover all of your expenses and must be used towards approved expenses, such as:

- Tuition & fees
- Books & supplies
- Food & housing
- Transportation
- Miscellaneous personal expenses (necessities)

## Correct Address and Phone Number

- You are responsible for updating your address and phone number in Reg-e as soon as it changes
- The address on file in the Student Services computer system is used for all correspondence and the mailing of checks
- Changing your address at the Post Office does not work because mailed checks are not forwarded
- Checks mailed to the wrong address will be delayed at least two weeks or more
- Checks will not be generated if the Student Services computer system has an invalid (bad) address on file
- An "Invalid Address Hold" is placed on your record if the Admissions Office or District Student Services Office receives returned mail from the Post Office
- Email address changes must be updated in Reg-e

## Direct Deposit

- You can sign up to have your financial aid payments deposited directly into your bank account
- You sign up using Reg-e
- Direct deposit becomes effective 14 days after you initially sign up
- Any disbursements that occur within the 14 day period will be mailed

## Priority Awarding Process

- SEOG and Federal Work Study (FWS) funds are very limited each year
- Priority is given to students in Good Standing who meet the priority deadline of April 15, 2009
- Awarding is done based on the following order:

FAFSA application date  
File Completion date  
Greatest financial need

## Pell Grant Enrollment Status

- Pell Grants awards are based on full-time enrollment for the entire academic year (Fall 2009 – Spring 2010)
- Your Pell Grant will be reduced if you enroll less than full-time in a semester
- In general, you must be enrolled in at least 6 units to receive a Pell Grant (special exceptions may apply based on your Estimated Family Contribution or EFC)
- The enrollment status for the Fall 2009 and Spring 2010 semesters are:

Less than ½-time	0.5 to 5.5 units
½-time	6 to 8.5 units
¾-time	9 to 11.5 units
Full-time	12 or more units

- The enrollment status during the Summer 2010 term is calculated differently than the regular semesters and will be determined prior to the start of the summer term

## **Pell Grant Bookstore Accounts**

- If you are awarded a Pell Grant, you may use your grant to purchase books and supplies at the Bookstores at City, Mesa, Miramar or ECC only
- The following rules apply:
  - ❖ You must have enough Pell Grant eligibility based on your EFC, enrollment status and scheduled award
  - ❖ You must be a California resident as determined by the Admissions Office
  - ❖ You must be enrolled in 6 or more units each semester with at least 1 class at SDCC or ECC at all times
  - ❖ The maximum amount available will be \$819 per semester
  - ❖ Bookstore amounts will be adjusted if your enrollment status changes
  - ❖ Award adjustments are effective the next working day after the enrollment change
  - ❖ You will need a picture ID and a student ID to use the Bookstore process
  - ❖ Any unused balance of funds from the Bookstore will be disbursed during the first check disbursement
  - ❖ Any amount used in the bookstore will be deducted from your first Pell Grant check disbursement
  - ❖ Awards made after the bookstore deadline will pay the unused bookstore funds in the next regular check disbursement

## **Pell Grant Enrollment Status Determination (Freeze Date)**

- Pell Grant funds will be disbursed in two payments based on your enrollment status as of a specific date determined by the Financial Aid Office
- The Freeze date for Fall 2009 is September 11, 2009
- The Freeze date for Spring 2010 is February 11, 2010
- You must add all of your classes for the semester before the Freeze date
- If you add units after the Freeze dates, you **will not** receive any increased or additional payments
- If you are awarded during the semester and the semester Freeze date has passed, your enrollment status will be determined and frozen based on the date of your actual disbursement
- Pell Grant payments made for classes that you never attend will result in an overpayment or a reduced 2<sup>nd</sup> disbursement

## **Pell Grant Disbursement Dates**

For more information on the main disbursement dates, go to:

<http://www.sdccity.edu/studentresources/financialaid/paymentdates.asp>

- Checks scheduled for pick up will be picked up from the A.S. Cashier's window in D-106 from 9:00 am – 3:00 pm

## **Pell Grant for Non-Resident Students**

- Your Pell Grant will be used to pay your non-resident tuition through a computerized process
- You will not have any funds available at the Bookstore
- You will not be able to purchase a Semester College Bus/Trolley pass
- If there is a remaining balance after paying tuition it will be disbursed on the scheduled Pell Grant disbursement dates
- The Payment Freeze Dates are the same as listed above for each semester
- If you add units after these dates, you will not be eligible for any additional Pell Grant funds
- If your Pell Grant does not cover all of the fees, you will have to pay the balance at the time of enrollment
- You will need to plan for alternate source of funds to pay for books and supplies and other expenses
- To get the maximum benefit from the Pell Grant, you should enroll in exactly 6, 9 or 12 units per semester

## **Reduced Parking Permit Fees**

- If you qualify for a BOG Waiver or some other form of financial aid you will only pay \$20 per semester for a parking permit instead of the regular \$30 per semester fee
- The reduced parking fee does not apply to students who qualify for the BOG Fee Waiver under the BOG A Special Circumstances eligibility criteria

## **Deferments**

- The Dean of Student Affairs Office (D-106) may approve a deferment of your tuition and fees if you are unable to pay the full amount at the time of enrollment
- You will be required to pay 50% of the balance due and you must make your payments as agreed or you will be administratively dropped from all of your classes
- Non-resident students must also pay 50% of the balance due

## **SEOG Disbursements**

- SEOG is awarded based on a priority basis (See the Priority Awarding Process on page 2)
- Your SEOG payment will be disbursed in one payment on the 1<sup>st</sup> Pell Grant disbursement date each semester
- SEOG payments are not adjusted for changes in enrollment status and no payments will be made if you are enrolled in less than 6 units in a semester

## **Academic Competitiveness Grant (ACG) Disbursements**

- You must meet all conditions to be eligible for an ACG award and disbursement
- ACG will be disbursed in one payment per semester

## **Cal Grant B and C Disbursements**

- Your payment will be disbursed in one payment on the 1<sup>st</sup> Pell Grant disbursement date each semester
- Cal Grant payments are adjusted based on your enrollment status and no payments will be made for less than 6 units
- If awarded a Cal Grant C, you must be enrolled in a vocational program and be taking the appropriate classes
- Your Educational Level (EL), your financial need and your High School Graduation status will be reviewed before making a Cal Grant disbursement

## **Federal Work Study**

- If you accept your Federal Work Study (FWS) award, the FWS coordinator will contact you separately regarding the documentation required for employment and the eligibility requirements
- FWS awards are paid on a monthly basis based on the hours you worked in the previous time period
- FWS awards are valid until you have earned the full award or the end of the Spring 2010 semester whichever occurs first

## **Direct Loans**

- All new borrowers at San Diego City College must complete an online entrance interview at:

[www.dl.ed.gov](http://www.dl.ed.gov). Click on the entrance and exit counseling link.

After successfully completing the online entrance interview select San Diego City College as your school of choice. Print out your entrance interview confirmation and keep a copy for your records. Submit the confirmation with your Loan Request form.

Student borrowers may download and print the Loan Information Guide and the Loan Request form from our financial aid website at:

<http://www.sdcity.edu/studentresources/financialaid/subsidized.asp>

Be prepared to provide four different references or contact persons that have a different address than you and who will know how to contact you. You will need to provide their name, complete mailing address, phone number and relationship.

References to be provided include the following:

- Parent or other adult relative
- Grandparent or other adult relative
- Friends or Neighbors

After submitting your loan request, it may take 2-4 weeks for processing. You must complete and sign your Master Promissory Note (MPN) electronically on the Internet. The electronic MPN (eMPN) may be signed at

<https://dlenote.ed.gov/empn/index.jsp>

You must meet the following criteria in order to receive a Direct Loan:

- Have a completed financial aid file for the 2009-2010 school year
  - Meet the Satisfactory Academic Progress standards or be approved through the appeal process
  - Be enrolled in a minimum of 6 units each semester with at least 1 class at San Diego City College
  - Have unmet need based on your FAFSA application
  - Meet all other criteria required to receive Federal Student Aid
- For more specific information about Direct Loan processing and check disbursement, please go to our Financial Aid website at:

<http://www.sdccity.edu/studentresources/financialaid/default.asp>

- Exit Interviews are required for students who graduate or drop or withdraw below 6 units and do not re-enroll

### **Stop Payment of Mailed Checks**

- If your check is mailed to the wrong address, the earliest you can request a stop payment is two weeks (10 working days) after your check was originally mailed
- Stop payments will take up to four weeks or longer to process once it is submitted to our office
- The Financial Aid Office handles all questions regarding the processing and mailing of checks or stop payments
- You do not need to contact any other office for assistance
- If you receive your original check in the mail after you have submitted the stop payment paperwork, you must return the original check to our office and wait for the replacement check to be issued

### **Rejects of Direct Deposit Payments**

If your direct deposit is rejected, we will need to cancel that disbursement and re-issue you a check that will be mailed  
Rejects will delay your receipt of your disbursement  
You will be contacted so you can update or change your bank account information

### **Check Pick Up**

- Check pick up will be done on an exception basis for one semester only
- You must submit a request to our office for approval in order to have your checks picked up
- You must show a student ID and a picture ID to receive your check from the A.S. Cashier's Office (D-106)
- Checks will be held for 10 working days before being canceled
- You will not be able to pick up your check before the scheduled disbursement dates. **NO EXCEPTIONS!**

### **Repayment of Emergency Loans**

- If you owe an emergency loan, your disbursement status will be set to pick up on a temporary basis
- Your status will be changed to mail after you have repaid your emergency loan
- All emergency cash and book loans must be repaid to the A.S. Cashier in D-106 as per the agreement you signed
- If eligible for aid, you may repay your emergency loan in full and then receive your entire scheduled financial aid check
- You may also endorse your aid check and the Cashier will make an adjustment check less your emergency loan amount
- Adjustment checks are usually available for pick up two working days after you endorse your financial aid check
- Failure to repay your emergency loan as agreed will result in a District Hold being placed on your student record

### **Financial Aid Received May Have to be Reported to the IRS**

- Any financial aid grants or scholarships received from January 2009 through December 2009 must be reported as taxable income to the IRS on your 2009 Tax Return, if you are required to file
- Exception: Financial Aid used for tuition & fees, books & supplies and equipment required for courses are exempt

- The Financial Aid Office is not able to determine how much of your financial aid is considered taxable
- Please contact a tax advisor or specialist for more assistance

### **Understanding your 2009-2010 Award Letter**

**Estimated Budget:** This is our standard budget showing the estimated costs you may incur for the academic period. These costs are estimates only and your actual costs may be different.

**Estimated Resources:** These figures are calculated using the Federal Methodology Need Analysis and is based on the income and asset information you reported on your FAFSA or documentation submitted to our office. The Student Contribution and Parental Contribution reduce the amount of financial aid you may receive.

**Estimated Need:** This is the maximum amount of financial aid you are eligible to receive from all sources of financial aid. It is determined by subtracting your Estimated Resources from your Estimated Budget. Your Estimated Need may be met through grants, loans, Work-Study or other educational resources such as scholarships and Veterans Benefits. Your full need may not be met due to limited funding from the Federal and State Financial Aid programs.

**Offer of Assistance:** This section shows the financial aid you have been awarded for each semester.

Pell Grant (California residents), SEOG, ACG, Cal Grant B and C, and most EOPS awards are disbursed directly to you. Pell Grant (Non-residents) and BOG Waivers are computer transactions paid directly to the Accounting Office. Federal Work Study is paid monthly (Please refer to the informational material you received when you were hired). Direct Loans are disbursed twice per loan period (Please refer to the Direct Loan webpage for more information on the loan disbursement process and requirements).

Rev 8/4/09