SAN DIEGO
Community College District

FINANCIAL AID BULLETIN 2025-2026

SAN DIEGO
CITY COLLEGE

FINANCIAL AID OFFICE

619-388-3501
Office A-270
cityaid@sdccd.edu

SAN DIEGO
MESA COLLEGE

FINANCIAL AID OFFICE

619-388-2817
Office I4-107
mesaaid@sdccd.edu

SAN DIEGO
MIRAMAR
COLLEGE

FINANCIAL AID OFFICE

619-388-7864
Office K-312
miraaid@sdccd.edu

FINANCIAL AID BULLETIN

Dear Student,

The San Diego Community College District (SDCCD) Financial Aid Bulletin is intended to help you understand the timeline and policies of processing financial aid. We hope you will review the Bulletin carefully before applying for aid for the 2025-2026 academic year.

During the Fall and Spring semester of the 2024-2025 academic year, we provided approximately **90,000** students with nearly **$ 100,385,498 in** Federal Pell Grants.

In addition, approximately **58.5k** students received the California Community College Promise Grant (Enrollment Waiver), totaling **$ 32,196,504.**

Financial aid resources are accessible to students, and we highly encourage those in need of assistance with their educational expenses to apply.

We invite all students to visit our campuses and engage with our financial aid staff. Our dedicated team is committed to offering you the best possible support and guidance throughout the process.

Table of Contents

Table of Contents (con.)

PHILIOSOPHY AND GOAL

The Financial Aid and EOPS Offices of the San Diego Community College District are committed to ensuring that no student is denied a college education due to a lack of funds. Our goal is to assist as many students as possible each year, given the available funding. We aim to address financial concerns so that you can fully benefit from the educational opportunities offered.

Our offices recognize that each student's situation is unique, and your application will be thoroughly reviewed with complete confidentiality regarding your personal financial information.

For information about academic programs, facilities, faculty, student services, and tuition and fee refund policies, please refer to the college catalog. You can obtain a catalog by contacting the campus bookstore.

APPLYING FOR FINANCIAL AID

When to Apply

Apply for financial aid as soon as possible on or after December 1, 2024.

Application materials are available at each campus Financial Aid Office as early as October 2024 for the 2025-2026 academic year. Application processing may take 3-5 weeks once the Financial Aid Office receives and begins processing the applications. When required, the Financial Aid Office will request additional information which may delay processing. You will be notified by an award letter of eligibility and disbursement dates.

You must create an FSA ID at https://studentaid.gov/fsa-id/create-account/launch . An FSA ID is a unique username and password combination, used to access and manage various Federal Student Aid websites, including the Free Application for Federal Student Aid (FAFSA) form. It serves as an electronic signature for signing the FAFSA and other federal education documents.

March 2, 2025

The deadline for new Cal Grant applicants to postmark and mail the completed GPA verification form for 2025-2026 to the California Student Aid Commission (CSAC). The FAFSA or Dream Act * applications must also be filed on or before this date to be considered for Cal Grant. Cal Grant GPA's will be calculated and transmitted automatically for eligible college students.

April 18, 2025

Deadline for priority consideration for 2025-2026 Federal Supplemental Educational Opportunity Grant and Federal Work Study. The processor must receive your application by this date.

April 15, 2024 (per www.irs.gov)

Deadline to file your 2023 Federal Income Tax returns. This year income information is used for the 2025-2026 FAFSA

July 1, 2025

Deadline for priority review of completed financial aid files for students in Good Standing based on the Financial Aid Satisfactory Academic Progress policy.

September 2, 2025

Deadline to submit a GPA verification for Community College Competitive Cal Grant. Cal Grant GPA's will be calculated and transmitted automatically for eligible college students.

June 30, 2026

Deadline for Federal Pell Grants for the 2025-2026 academic year. The FAFSA Processing System (FPS) must receive your application by your last day of classes for the term or June 30, 2026 whichever comes first. We strongly encourage you to apply early, in order to be considered for grant funds which maybe exhausted.

Important Note:

All deadlines listed above are final. After the close of the academic year or after your last day of attendance, whichever comes first, we may no longer be able to process a financial aid application or disbursements. Please see your campus Financial Aid Office webpage for a complete list of deadlines.

April 15, 2024 (per [www.irs.gov)](www.irs.gov)

Deadline to file your 2023 Federal Income Tax returns. This year income information is used for the 2025-2026 FAFSA

July 1, 2025

Deadline for priority review of completed financial aid files for students in Good Standing based on the Financial Aid Satisfactory Academic Progress policy.

September 2, 2025

Deadline to submit a GPA verification for Community College Competitive Cal Grant. Cal Grant GPA's will be calculated and transmitted automatically for eligible college students.

June 30, 2026

Deadline for Federal Pell Grants for the 2025-2026 academic year. The FAFSA Processing System (FPS) must receive your application by your last day of classes for the term or June 30, 2026 whichever comes first. We strongly encourage you to apply early, in order to be considered for grant funds which maybe exhausted.

Important Note:

All deadlines listed above are final. After the close of the academic yearor after your last day of attendance, whichever comes first, we may no longer be able to process a financial aid application or disbursements. Please see your campus Financial Aid Office webpage for a complete list of deadlines.

* The Dream Act application is for certain AB540 eligiblestudents as determined by the college Admissions Office.

REQUIREMENTS

- It is important to apply early for financial aid, even if you have not yet been accepted for admission to the San Diego Community College District (SDCCD). However, please note that we can only begin processing your financial aid application after you have officially applied for admission to the college.

- You must be enrolled in a program that leads to an associate degree, a certificate of achievement, or transfer to another college or university, or participate in a Bachelor's degree program at San Diego Mesa, City, or Miramar College.

- **Each SDCCD campus operates independently and awards financial aid separately. Therefore, you will need to select one campus (City, Mesa, or Miramar) where you plan to pursue your educational goals and receive financial aid.**

- It's advisable to follow an Academic Plan and enroll in classes that align with your specified educational objectives. Additionally, ensure that you apply for financial aid from the campus offering your declared major, as failure to do so may result in denial of financial aid.

- If your legal or mailing address is located in another state and you are enrolled in all online (web) classes, you may not be eligible for federal financial aid. Check-in with your campus Financial Aid Office or

  Visit: https://www.sdccd.edu/docs/SSDept/SSDocs/OnlineStatesNotPermitted.pdf

- Maintaining satisfactory academic progress is required to qualify for and retain financial aid. For detailed information, please refer to pages 15-18 regarding "How to Qualify for and Keep Your Financial Aid."

- Some Federal and State programs require students to be high school graduates.

- As of July 1, 2012, you must have a high school diploma, General Education Diploma (GED) or a State approved High School equivalency. With the elimination of the Ability to Benefit (ATB) regulations, students will no longer have the option to pass an ATB test or to successfully complete 6 core/degree- applicable units to qualify for aid, unless they have had any college activity prior to July 1, 2012. Students who

have previously qualified under the ATB regulations will continue to be eligible to apply for Federal Financial Aid.

- You must NOT be in default on any Federal Education Loan (Perkins, Stafford, PLUS, Direct), or any other Federal loan at any college or institution.

- You must NOT owe a refund or repayment on any Title IV grant program (Pell, FSEOG, State Student Incentive Grant) at any college or institution.

- You cannot receive aid while simultaneously enrolled in elementary or secondary school (high school) and college. You cannot receive federal or state grants and loans from two (2) colleges and/or universities at the same time.

- You must have financial need as determined by the Federal Methodology.

- You must be a U.S. citizen or permanent resident of the United States or be in the country for other than a temporary purpose with the intention of becoming a permanent resident. You may be required to provide proof of U.S. citizenship. Eligible non-citizens may be required to provide proof of permanent residency for federal aid. (Alien Registration Cards I 94, I 155, I 688 or U.S. Immigration and Naturalization letter granting asylum, etc.).
Students with only "Work Authorization" status from the USCIS/DHS and the SSA are not TitleIV eligible. International/Foreign Students (I-20 Visa holders) are also not eligible for financial aid. For further information regarding other eligible immigration status, please contact your Financial Aid Office.
- You must provide proof of a valid social security number if requested.
- You can only receive financial aid for up to one repeat of any course with a passing grade ("D" grades are considered passing for purposes of repetition).
- You will be ineligible for a period of time if you are convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid.
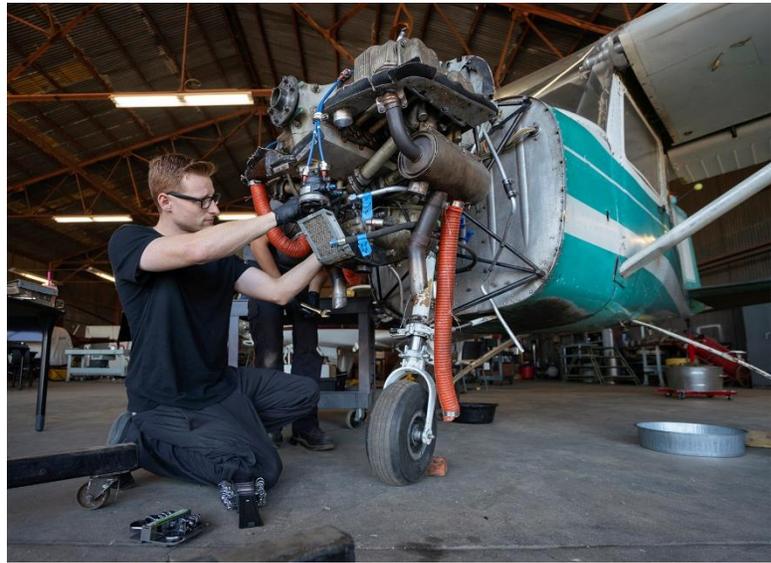
HOW TO APPLY

There is no fee for applying for financial aid.

The Free Application for Federal Student Aid (FAFSA) is an all-purpose application for the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant **(**SEOG)
- Federal Work-Study Program (FWS)
- California College Promise Grant Program (CCPG)
- Cal Grants A, B, or C
- Student Success Completion Grant
- California National Guard Education Assistance Award Program (CNG EAAP)
- California Dream Act Incentive Service Grant Program (DSIG)
- Golden State Education and Training Grant Program (GSETG)
- Learning-Aligned Employment Program (LAEP)
- Extended Opportunity Programs & Services (EOPS)
- William D. Ford Federal Direct Loans
- Parent Loan for Undergraduate Students (PLUS)

The following programs require you to complete a separate application:

- Extended Opportunity Programs & Services (EOPS)
- Private Alternative Loans (Not Federal or State aid)

The following programs require you to submit a supplemental form:

- William D. Ford Federal Direct Loan (Subsidized, Unsubsidized, and PLUS)
- Cal Grant C
- Applicants who have completed 16 or more-degree applicable units will have their GPA automatically calculated & submitted electronically to CSAC by March 2, 2025, and September 2, 2025.

NOTE: Any student who does not meet this criterion must have a GPA verification form completed by one of the following:

- High School registrar
- Appropriate official at previous college of attendance

Methods of Applying

FAFSA on the web at studentaid.gov (includes Renewal)

The FSA ID [a username and password] has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to https://studentaid.gov/fsa-id/create-account/personal-info.

IRS Tax Return Transcripts

To request an IRS Tax Transcript, students can call

1-800-829-1040 or order online at irs.gov (in the "Tools" section, select "Order a Return or Account Transcript" or choose to print the document).

RE-APPLYINGFOR AID
(To be re-considered for aid)

You must re-apply for aid each academic year. You may do this by completing the online FAFSA application at Studentaid.gov or completing a new paper FAFSA and mailing it to the processing center.

You may access your renewal application data using the Renewal FAFSA on the website. The Federal Student Aid system reminds most continuing students via email to re-apply for aid online.

The processing center will not send a paper Renewal FAFSA in the mail as the paper Renewal FAFSA request process was ended.

To renew your Cal Grant, you must complete the renewal application, a new FAFSA or CA Dream Act application (for those eligible). Keeping your Cal Grant award from year to year requires that you maintain satisfactory progress and meet any additional criteria established by the California Student Aid Commission and/or state legislation.

San Diego City College

1313 Park Blvd

San Diego, CA 92101   *Title IV school code: 001273*

San Diego Mesa College

7250 Mesa College Drive

San Diego, CA 92111   *Title IV school code: 001275*

San Diego Miramar College

10440 Black Mountain Road

San Diego, CA 92126   *Title IV school code: 014172*

CALIFORNIA DREAM ACT OF 2011

The California Dream Act of 2011, authored by Assembly Member Gil Cedillo (Los Angeles), became law through the passage of two Assembly Bills, AB 130 and AB 131.

AB 130 allows students who meet AB 540 criteria (California Education Code 68130.5(a)) to apply for and receive non-state-funded scholarships for public colleges and universities.

• AB 131 allows students who meet AB 540 criteria to apply for and receive state-funded financial aid such as:

• Institutional grants, community college fee waivers, Cal Grant and Chafee Grant

Eligibility for the California College Promise Fee Waiver (CCPG) at the California Community Colleges became effective in January 2013. Eligibility for Cal Grant became effective beginning with the 2013-2014 school year.

AB540 students (Dreamers) may complete the DREAM Application at http://www.csac.ca.gov/dream_act.asp

Complete the FAFSA® Form

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or graduate school.

California Dream Act Application

RECEVING FINANCIAL AID

Dependency Status

The rules and regulations for determining dependency status are established by the U.S. Department of Education(Federal).

1. You are an independent student for the 2025-2026 school year if:
   - you were born before January 1, 2000
   - you are legally married as of the day you sign the FAFSA

2. you are currently serving on active duty in the U.S. Armed Forces for purposes other than training

3. you are a veteran of the U.S. Armed Forces

4. you have legal dependents other than a spouse (as defined in the FAFSA instructions)

5. after you were age 13, both of your parents were deceased, you were in foster care, or you were a dependent or a ward of the court

6. you are an emancipated minor as determined by the court in your state of legal residency

7. You were in a legal guardianship as determined by the court in your state of legal residency

- After July 1,2022,your high school or school district homeless liaison determined that you were an unaccompanied youth who was homeless

- after July 1, 2022, the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determined that you were an unaccompanied youth that was homeless

- after July 1, 2022, the director of a runaway or homeless youth basic center or transitional living program determined that you were an unaccompanied youth that was homeless or were self-supporting and at risk of being homeless

8. All other students will be considered dependent and must provide parents' information on their application.

9. Being self-supporting or unwillingness of your parents to sign or provide the required information on the FAFSA are not valid justifications to be considered independent. If you feel you have an extenuating circumstance, please see the Financial Aid Office.

DETERMINING NEED

Determination of your financial need is based on information you provide on your Free Application for Federal Student Aid (FAFSA) or renewal application.

A student budget is an estimate of how much it will cost to attend college and support yourself during the period of attendance.

Listed below are the student budgets for 2025-2026. Your actual costs may differ from our standard budgets.

- Tuition costs for non-residents students (Out of State) will be added to the budgets.
- Loan origination fee of 1.057% will be added when applying for a loan (loan origination fees may increase at any time at the discretion of the U.S. Department of Education).
- Bachelor's program upper division cost will be added.

Cost of Education

2025-2026 Student Budget

Student Budget Allowance (9 months for 2 semesters)	CA. Resident at Home	CA Resident / Away From Home	Non- Resident at Home	Non- Resident Away From Home
Enrollment Fee	$1,104	$1,104	$9,960	$9,960
Student Health Fee	$42	$42	$42	$42
Food	$7,353	$7,353	$7,353	$7,353
Housing	$8,360	$23,890	$8,360	$23,890
Books & Supplies	$1,062	$1,062	$1,062	$1,062
Personal/Misc. Expenses	$4,059	$4,968	$4,059	$4,968
Transportation	$1,791	$1,962	$1,791	$1,962
Total	$23,771	$40,381	$32,627	$49,237

DETERMINING NEED

Determination of your financial need is based on information you provide on your Free Application for Federal Student Aid (FAFSA) or renewal application.

A student budget is an estimate of how much it will cost to attend college and support yourself during the period of attendance.

Listed below are the student budgets for 2025-2026. Your actual costs may differ from our standard budgets.

At the discretion of the Financial Aid Director or designee, adjustments may be made to an individual student's budget to reflect special circumstances.

This represents the total estimated cost for a student to attend a particular school, including tuition, fees, room and board, books, supplies and other associated costs.

Student Aid Index (SAI):

This is a formula-driven figure number that reflects a family's financial capacity and ability to contribute towards education costs. It replaced the Expected Family Contribution (EFC) in the 2024-25 aid year.

Financial Need:

This is the difference between the COA and the SAI, representing the amount of financial assistance a student may need to cover the cost of their education expenses.

In simpler terms, it represents the gap between what the student or their family can afford to pay and the total cost of attending the institution, as determined by the institution's financial aid program.

Cost of Attendance (COA)

Student aid Index (SAI)

FEES & EXPENSES

MANDATORY FEES

Enrollment fees and tuition are determined by the State Legislature and are subject to change.

CA RESIDENT

- Enrollment Fee will be assessed to all students.
- $46 per unit
- Example: 12 units = 12 x $ 46 = $552.00

NONRESIDENT

Tuition will be assessed if you are not a resident of the State of California as determined by the Admissions Office.

- $369 per unit
- 12 x $ 369 = $4428

Note: *Additional enrollment fee associated with the Baccalaureate Degree Programs for SDCCD.*

HEALTH SERVICES FEE

$21.00 per semester for Fall & Spring, and &17 for the summer session, for City, Mesa and Miramar Colleges, and ECC. The Health Services fee is only waived for CCPG Waiver recipients, who are currently receiving Supplemental Security Income (SSI), TANF, or General Relief; and to documented members of religious groups whom depend on prayer for healing.

STUDENT REPRESENTATION FEE

$2.00 per semester

OPTIONAL FEES

Parking permit*

Automobile ....$40.00 per semester
Financial Aid Students ....$25.00 per semester
Motorcycle... $17.50 per semester
- *Required to park on most campuses*

ASSOCIATED STUDENTS MEMBERSHIP CARD
$8.00 per academic year

FINANCIAL AID PROGRAMS

This section provides a general description of the programs available within the SDCCD. Please contact your campus Financial Aid staff for detailed information.

CALIFORNIA COLLEGE PROMISE GRANT PROGRAM, (formerly BOARD OF GOVERNORS WAIVER (BOGW)

Enrollment Fee Waiver

The state funded California College Promise Grant Program (CCPG) provides funds to help low income students pay the enrollment fee. The enrollment fee is $46.00 per unit. The

enrollment fee is subject to change based on California legislation. Students can only receive a CCPG during the academic year in which they apply. Students interested in

applying for a Fee Waiver should submit a FAFSA or CA Dream Act application.

You will be eligible for a CCPG Waiver if you are a California resident and any one of the following applies to your status at the time of enrollment:

- You or your parents in the case of a dependent

  student, are receiving TANF (Temporary Aid for Needy Families)

- SSI (Supplemental Security Income), or General Assistance/ General Relief as main source of income at the time of enrollment.

- You have a letter from the Department of Veterans Affairs certifying that you meet the eligibility requirement of "certain disabled veterans, dependents of certain deceased or disabled veterans."
- You are a dependent of a deceased or disabled veteran of the California National Guard. You must submit a letter of certification from the California National Guard Adjutant General's Office.
- You meet the following income standards for 2025-2026 Aid year:

Family Size	2023 Income
1	$22,590
2	$30,660
3	$38,730
4	$46,800
5	$54,870
6	$62,940
7	$71,010
8	$79,080
Each Additional Family Member	$8,070

To determine your eligibility for the CCPG Waiver based on the above standards, you will be considered independent if:

- You do not live with your parents, or your parent's registered domestic partner, and
- You were not claimed as an exemption on any Federal income tax filed by your parents or your parent's registered domestic partner in 2021, and
- Your income is below $20,385.00.

CCPGD WAIVER-HOMELESSSTATUS

Effective July 1, 2017, AB 801 amended CA Education Code section 66025.9(b)(2) to state that "homeless youth" a student under 25 years of age, who has been verified at any time during the 24 months immediately preceding the receipt of his or her application for admission under the federal McKinney-Vento Homeless Assistance Act will be eligible for the CCPGD waiver for a period of six years from the date of admission to the postsecondary educational institution or until the age of 25, whichever comes first. If a student applies and receives homeless youth status verification in one district, and subsequently applies in another district, they may risk losing their homeless youth status.

LOSS OF CCPG WAIVER

Effective Fall 2016 semester, new State regulations have changed eligibility requirements for the CCPG Waiver (formerly BOGW). Students who have not met the college's **Satisfactory Academic Standards** for two consecutive terms will no longer qualify for a CCPG the following term. This is based on State regulations. Academic Lack of Progress Probation is determined in two ways.

- **Lack of Progress** - is determined by the number of "W," "I," or "NP" grades. You must complete 61% of all units attempted to maintain good standing.
- **Grade Point average** – you must maintain a minimum 2.0 grade point average at all times.

FEDERAL PELL GRANT

Filing deadline: June 30, 2025, or your last day of classes (which ever comes first)

The Federal Pell Grant Program is the largest Federal grant program and is the foundation of your total aid "package." Eligibility is determined by the federal government using a standard formula for all applicants. Grant amounts may range from $650 to $6,495 per year. A Federal Pell Grant is awarded based on full-time enrollment (12 or more units per semester). If you enroll in less than 12 units your payment will be adjusted

accordingly. Beginning on July 1, 2012, ALL Federal Pell Grant recipients are subject to Pell Grant

eligibility for a maximum of 12 semesters (6 years) of grant disbursed as a Full-Time student. <u>If you have a bachelor's degree, you are not eligible for a Pell Grant.</u>

Conditions:

- Enrollment status for Pell and Calgrant awards will be determined on the Financial Aid Census date per semester.
- Classes that are added after Census Date will not be counted for Pell Grant awarding purposes.
- For disbursement dates see your campus's website.

BOOKSTORE ACCOUNT

Prior to the beginning of each semester, a portion of your Federal Pell Grant can be allocated to an account in the bookstore up to a maximum of $531, (must be California Resident and Pell Grand eligible). The money in your account may be used to purchase books and supplies at any SDCCD bookstore.

BUS PASS

You may be able to purchase a reduced-price bus pass at your campus Accounting Office using your Pell Grant funds during the time that the Bookstore Account is open. Please check with the Financial Aid Office on your campus for eligibility information.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

Deadline to apply the FAFSA: April 15, 2025

The Federal SEOG program is designed to assist students with the lowest family contribution (EFC) by supplementing other financial aid sources. If you have a bachelor's degree, you are not eligible for FSEOG. FSEOG awards may range up to $800 per year.

FEDERAL WORKSTUDY (FWS)

Deadline to apply the FAFSA: April 15, 2025

FWS gives you the opportunity to earn part of your financial aid by working in an assigned job, either on or off campus. The salary received is at least equal to the current minimum wage, but many FWS jobs pay more than minimum wage. As you work on the job, you submit timecards for the hours worked, just as you would at a regular job. Once a month

you will receive a paycheck for hours worked the previous month.

Once you have earned the amount allocated in your Federal Work-Study award, or you cease to be enrolled in 6 or more units at your Financial Aid campus of record, your job ends. Federal Work Study awards may range up to $15,000 or more per year, per college.

CHAFEE GRANT PROGRAM

The Chafee Grant is a federal program that is administered by the California Student Aid Commission to provide financial assistance to former Foster Youth. The applicant must be certified by the State Department of Social Services of their Foster Youth status until age 16.

To qualify, you must meet the following criteria:

- Be a current or former foster youth who was a ward of the court, living in foster care, for at least one day between the ages of 16 and 18.
- If you are/were in Kin-GAP, a non-related legal guardianship, or were adopted, you are eligible only if you were a dependent or ward of the court, living in   foster care, for at least one day between the ages of 16 &   18.
- Have not reached your 26th birthday as of July 1st   of the award year.
- Have not participated in the program for more than 5   years (whether or not consecutive).

The grant has no citizenship requirement, however, non-citizens without a valid Social Security Number must call CSAC toll-free at (888) CA GRANT (888-224-7268) for additional steps and information. The program awards a maximum of $5,000 per academic year.

As of January 1st, 2020, a student not meeting Satisfactory Academic Progress (SAP) can continue to receive their Chafee Grant for up to two years. After one year of not meeting SAP, a student must meet with an appropriate counselor to develop an academic plan for improving academic progress in order to receive their remaining Chafee funds.

Former foster youth must complete a separate application at: https://www.chafee.csac.ca.gov/

CAL GRANT A

This program, administered by the California Student Aid Commission (CSAC), helps low- and middle-income students with tuition/fee costs. Cal Grant A funds are not available until you transfer to a four-year college unless you are enrolled in one of our College's B.S/BA Program.

New Cal Grant applicants must have their GPA sent to CSAC by the March 2, 2025, deadline. If you have a bachelor's degree, you are not eligible for a Cal Grant A, B, or C.

CAL GRANT B

This program, administered by the California Student Aid Commission, helps low-income students attend college. You must be a California resident as of March 2, 2024. If you are transferring to a 4-year institution you may be considered for a special Cal Grant B. Grant amounts may be as much as

$1648 per year. Award amounts may be adjusted by the California State Legislature. If you have a bachelor's degree, you are not eligible for a Cal Grant A, B, or C.

New Cal Grant applicants must have their GPA sent to CSAC by the March 2,2025 deadline.

CAL GRANT C
Filing deadline for new applicants: March 2, 2025

Cal Grant C is another program administered by the California Student Aid Commission for California residents who are enrolled in a vocational program and are from a low- or middle-income family. You must be a California resident as of March 2, 2025. Grant amounts range up to $1,094. New Cal Grant applicants must have their GPA sent to CSAC by the March 2, 2025 deadline. If you have a bachelor's degree, you are not eligible for a Cal Grant A, B, or C.

Cal Grant Students with Dependents (SWD)
Students with dependent children who are under 18 years of age by July 1st of the award year and for whom the student will provide more than half of their support between July 1st and June 30th of the award year may be eligible for the following:

Cal Grant Access awards up to $6,000 & $6,024 for qualifying CalGrant A and B recipients and up to $4,000 for eligible Cal Grant C recipients.

The Cal Grant Program is not available to students accepted into the Comprehensive Transitional Program C2C.

STUDENT SUCCESS COMPLETION GRANT (SSCG)

Prerequisite: Be a full-time Cal Grant recipient The SSCG is   a community college financial aid program for Cal Grant B   and C recipients who are enrolled at least full-time (12+   units). The purpose of the SSCG grant is to provide students with additional financial aid to help offset the total cost of community college attendance and to encourage full-time attendance and successful on-time completion. The awards are made on a first-come-first-served basis. In order to be eligible for this grant, the student must be registered in ALL planned units for the semester by the published freeze date. The grant pays up to $8,000 annually based on the number   of units: If the student is enrolled in 12-14.99 units, the award is $1,298 per semester; if the student is enrolled in 15 units   or more, the award is $4,000 per semester. For Foster youth the SSCG pays $5250 per semester if the requirements are met.

CALIFORNIA DREAM ACT SERVICE INCENTIVE GRANT PROGRAM

The California Dream Act Service Incentive Grant Program (DSIG) encourages California Dream Act Applicant (CADAA) Students with a Cal Grant A award that meet Cal Grant B eligibility or a Cal Grant B award to perform community or volunteer service. The California Student Aid Commission (CSAC) will award up to $4,500 per academic year (up to $2,250 per semester or up to $1,500 per quarter) to 1,667 eligible students. The grant will be available to the student for up to 8 semesters or up to 12 quarters while they have an active Cal Grant A or B award. Students must also meet Satisfactory Academic Progress and complete any necessary verification for their Cal Grant award.

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES(EOPS)

The state-funded EOPS program is designed for the recruitment and retention of low-income, educationally challenged students who otherwise may not be able to attend college. A student is required to enroll in and complete at least 12 units a semester. EOPS may also provide many supportive services to eligible students such as grants, book assistance, individual counseling and Academic Planning, tutorial assistance, financial aid application assistance, transfer assistance to four-year colleges, personal growth and academic success   workshops, ASB services, and emergency loans. For more information visit your EOPS office.

FEDERAL DIRECTLOAN PROGRAM

The Federal Direct Loan is a federal loan program where you borrow directly from the Federal Government. The interest rate for new loans is a fixed rate which is currently 4.53% for loans first disbursed on or after July 1, 2020. Please check with the Financial Aid Office for   the interest rates for the 2025- 2025 school year. New Federal regulations require schools to disburse loans   only after the signed Promissory Note has been accepted. You are required to pay the Dept. of   Education loan processing fees which are currently 1.057%. The fees are deducted from the proceeds of   your loan.

For new loans first disbursed on or after July 1, 2012, through June 30, 2014, the federal government will no longer subsidize(pay) the student loan interest during

the six-month grace period. The grace period is the time between when the student graduates or drops below half-time status and the time when the student must start repaying the loan. Students are encouraged to check with their Loan Servicer for any available options to assist with their loan repayment.

To qualify for a loan, a student must be enrolled in at least six units, demonstrate Satisfactory Academic Progress for Financial Aid Recipients, and must demonstrate financial need through the federal methodology using the FAFSA Application. To apply for a Federal Direct Loan, students must complete a mandatory loan entrance counseling session. Students must contact the Financial Aid Office or visit the College website for application procedures.

You may complete the entrance counseling session online at: www.studentloans.gov

The Financial Aid Office will be notified when the session has successfully been completed. In addition, you must fill out a Loan Request Form from your Financial Aid Office. You must complete an on-line multi-year Master Promissory Note at: www.studentloans.gov

You will also be required to submit an Academic Plan and be enrolled at the campus of your declared major. Please ask your Financial Aid Office for more information. The actual loan amount for which you are eligible will be determined by the Financial Aid Office. Funds will be disbursed twice per loan period.

If you are a first-time student or borrower, your check will not disburse until at least 30 days after the start of the semester.

15

If you have "Late Start" classes, your classes must be started in at least six units for loan funds to be disbursed.

PARENT PLUS LOAN

If you are a dependent undergraduate student, your parents may borrow from the PLUS loan program. The amount borrowed may be up to the Cost of Education (page 6) minus any financial aid. Checks will be mailed the borrowing parent. Parents must begin repayment within 60 days of receiving the full disbursement of the loan. The interest rate is a variable rate determined on June 1 for the following award year. The student must have filed a FAFSA and meet all other financial aid eligibility requirements. Please contact your campus Financial Aid web page for detailed instructions.

Per Federal regulations all student loan applicants must complete an entrance counseling session (see Federal Direct Loan Program) and if you cease to be enrolled in at least 6 units with the San Diego Community College District you must complete an exit loan counseling session. It is your responsibility to notify your Financial Aid Office if you drop below 6 units during the semester. At the time of the counseling session, you will be given information about your loan obligations and repayment options. You may complete the exit counseling session online at: www.studentloans.gov.

DIRECT LOAN REPAYMENT OPTIONS

There are several different ways to repay a Federal Direct Loan.

Standard Repayment Plan
A fixed monthly repayment amount for a fixed period of time, usually 10 years.

Extended Repayment Plan
A lower fixed monthly payment amount and loan repayment can be extended from 12 to 30 years depending on the amount borrowed.

Graduated Repayment Plan
Usually begins with lower monthly payments; then payment amounts increase at specific times. Payments may be for the usual 12-year period, or they may be extended up to 30 years depending on the amount borrowed.

Income-Sensitive Repayment Plan
Sets annual repayment amount based on the borrower's income after leaving school. The loan is repaid over an extended period of time, not to exceed 25 years. Any amounts not repaid after 25 years will be discharged but the amount discharged must be reported on your tax return as taxable income.

Pay as You Earn Repayment Plan
Your maximum monthly payments will be 10 percent of discretionary income, the difference between your adjusted gross income and 150 percent of the poverty guideline for your family size and state of residence (other conditions apply).

Your payments change as your income changes.

Borrowers have up to 20 years to repay their loans. Any amounts not repaid after 20 years will be discharged but the amount discharged must be reported on your tax return as taxable income.

You can view the different repayment options available to you, and calculate your estimated monthly payment based on the amount of loans you have received. The website to calculate the different payment options available to you is: http://studentaid.gov/repay-loans/understand/plan

If you have previously borrowed under the FFELP and your school now participates in Direct Loans, you may have a combination of FFELP and Direct Loans.

OSHER SCHOLARSHIPS
Thanks to the generosity of the Bernard Osher Foundation and matching funds from other agencies, students can apply for a $1450 scholarship. Students must meet the following criteria:

- Must have completed 24-degree applicable units by the first day of Fall 2025 semester and be enrolled at least half-time (6 or more units) during all terms in the academic year.
- You must been rolled at the college where you will be receiving your financial aid, including the Osher Scholarship.
- Must be a CCPG Waiver recipient for the 2025-2026 school year.
- Must have submitted a FAFSA, or the California Dream Act for the 2025-2026 school year and demonstrate financial need.
- Must be making satisfactory progress towards a degree based on the San Diego Community College District's policy.

Please contact the Financial Aid Office for yearly deadlines and applications.

Other institutional and private scholarships are available at San Diego Community College District (City, Mesa and Miramar). Please contact the Scholarship Office for additional resources for opportunities

16

PACKAGING, AWARD NOTIFICATION & DISBURSEMENT OF FINANCIAL AID FUNDS

Once your financial need is determined, we will put together a "package" of financial aid. Your aid package may consist of grants and/or Work Study. The priority for awarding FSEOG (must be a Pell recipient) and FWS will be based on the following:

- the date your financial aid file became complete
- the date your FAFSA was processed by The Department of Education
- your financial Need

An offer of Financial Aid is sent to each eligible student. You will be notified of the estimated (actual) disbursement dates with your award offer. You may check your award using the my.sdccd.edu portal "View My Financial Aid".

DISBURSEMENT OF AID AND YOUR ENROLLMENT LEVEL

The award amounts listed on your Award Letter are estimates based on full time enrollment. You do not necessarily need to be enrolled full time in order to receive financial aid funds.

However, if you are enrolled less than full time, your award will be prorated according to your enrollment level and/or possibly canceled depending on the specific program enrollment level requirements. Your enrollment level is "locked" after the end of the "Add and Drop" period when the automated system sets your first disbursement for the semester. Occasionally students have no access to financial aid funds due to factors such as there is no class enrollment at the campus where your financial aid was packaged or the school code for the campus was never added to the FAFSA.

ENTRANCE AND EXIT LOAN COUNSELING

Enrollment Levels for Fall, Spring, and Summer are:

- **Full Time**, 12 units or above

  = (100% of the award)

- **Three-Quarter Time,** 9 – 11.5 units

  = (75% of the award)

- **Half Time,** 6 – 8.5 units

  = (50% of the award)

- **Less than Half Time,** 0.5 - 5.5 units

  = (25% of the award or less depending on the EFC)

The Federal Pell Grant Program is the only Federal or State aid program that can be disbursed for students enrolled at Less Than Half-Time.

RETURN OF FEDERAL FUNDS POLICY

Title IV funds (Federal Student Aid) are awarded under the assumption that students will attend school for the entire semester for which the funds are awarded. Schools are required to apply the Return of Title IV calculation to the record of any aid recipient who does not complete their period of enrollment/semester. The school will determine that students are no longer enrolled when the semester academic load changes to zero (0) units for the semester.

1. If a student withdraws after completing 60% of the term, the student has earned 100% of the Title IV funds awarded/received.
   a) If all eligible funds are yet to be fully disbursed at the time of the calculation, the student will receive a Post Withdrawal Disbursement notification letter informing of the award eligibility, the amount that the student is eligible to receive, the
      deadline to respond and the instructions on how to accept the disbursement.
2. If a student withdraws from all classes on or before the 60% point of the term, the student may be required to repay the portion of the aid which was determined to be unearned. The calculation will determine the amount to be returned by the college, the student or both.

   a) Any portion of the aid disbursed for which the school is responsible to repay to the U.S. Department of Education's aid program(s) will be returned as soon as possible but no later than 45 days from the date of determination of the withdrawal.
   b) If a student is required to repay any unearned portion of the award disbursed (directly to the student or used to pay the school), the student will receive an email notification detailing the amount owed and the name of the program. The
      student will have 45 calendar days from the date on the notification to repay the funds directly to the school. After the 45th day, the overpayment will be reported to the US Department of Education for collection. The student will be ineligible for any additional Title IV funds until the repayment is resolved. Once the balance owed is transferred from the college to the U.S. Department of Education, the student can contact the Department of Education by calling 1-800-621-3115.

   c) Any unearned portion will be returned by the college and/or the student in accordance with the method prescribed in regulations. The amount will be returned in the following priority order:
   1. Unsubsidized Direct Loan (Other than Direct PLUS loans)
   2. Subsidized Direct Loan
   3. Direct PLUS Loan (if required)
   4. Federal Pell Grant (if required)
   5. Federal Supplemental Opportunity Grant (FSEOG, if required)
   6. Iraq and Afghanistan Service Grant

   d) Student repayment exceptions:
   1. Loan money will be repaid according to the terms and conditions of the loan promissory note.
   2. Any wages paid to a student from the Federal Work Study program are wages earned and do not need to be paid back.

   3. If a student is enrolled and drops from classes that do not span the full length of the term the student may be subject to the Return of Title IV calculation and the conditions delineated in 1 and 2 will apply.

   4. If at end of the semester a student receives all "F"s, or a combination of F and Ws that results to a 0.00 GPA, the Financial Aid Office will determine if the "F" grades were earned or if the student's last day of attendance / classroom activity was prior to the last day of classes for the semester. If no record of attendance or classroom activity past the 60% point of the semester/term is found, the Return of Title IV will be calculated assuming attendance at the 50% point of the semester.

18

For the 2025-26 academic year, the following dates represent the 60% of point of each term for the Regular session classes:

Semester	60% point
Fall 2025	October 23, 2025
Spring 2026	April 10, 2026
Summer 2026	July 18, 2026

Any student planning to withdraw from classes or drop out of school should contact the Financial Aid Office and consider discussing the decision with an academic counselor. There are programs and/or services to assist students in staying on track with their educational goals.

FINANCIAL AID CONSORTIUM AGREEMENT

This agreement is entered into by San Diego City College, San Diego Mesa College and San Diego Miramar College, hereinafter referred to as the member institutions, for the purpose of establishing a Financial Aid Consortium within the San Diego Community College District (SDCCD). The agreement is designed to permit eligible students of the member institutions specified in this agreement to continue receiving financial assistance from one-member institution while enrolled for a portion of his/her program at another member institution.

Pursuant to Federal Regulations 34 CFR 600.9(a) and 690.9, the member institutions will allow financial aid students, concurrently enrolled in two or more colleges within the SDCCD, to combine their total enrollment for the purpose of determining financial aid eligibility.

In order to initially receive funds, a student must have a valid ISIR (Federal or State) application with the college where the student intends to receive his/her financial aid. This college will be known as the home campus of record. In addition, all three colleges will be able to view the student's record, regardless of the school code on the FAFSA.

All requested documents will be submitted by the student to the campus of record. This agreement includes the internal sharing of any non-year specific document submitted to either of the other two colleges within the San Diego Community College District without the student's consent as stated in the FAFSA application.

If, during the payment period, and/or after the first scheduled disbursement of the term, the student changes the academic program and remains enrolled in at one of the other member institutions covered by this agreement, the student's enrollment status and financial aid eligibility will remain valid at the initial campus of record for that academic year regardless of the student's program or major.

We, the undersigned, Financial Aid Officers of the member institutions and Vice Presidents of Student Services of the member institutions, and the SDCCD Vice Chancellor, Student Services agree to the terms of this Agreement which shall be in effect from July 1, 2018 until modified or rescinded by mutual agreement of the member institutions.

OVERPAYMENT POLICY FOR FINANCIAL AID RECIPIENTS

This policy applies to all programs except the Federal Work Study program.

1. The payment period for student financial aid awards will be one semester. You may be required to repay financial aid funds if any of the following occur:

- Your financial aid application is determined to be invalid or ineligible.
- You received financial aid (such as a Federal Pell Grant, FSEOG, or Cal Grant) but were later found to already have a bachelor's degree, making you ineligible for certain programs. You received funds after dropping below the required number of enrolled units, unless you qualify for a Post- Withdrawal Disbursement under federal regulations.
- You received aid for classes you never attended, including late-start courses.
- You withdrew from all your classes on or before the 60% point of the semester, resulting in a Return of Title IV funds calculation.
- The Financial Aid Office is notified after disbursement that you are in default on a federal student loan or owe a grant overpayment from another institution.

LOAN AGREEMENT

If you have defaulted on student loans, you have options. Depending on which option you choose, you may regain your eligibility for financial aid, improve your credit, and in some cases remove the default status from your credit report.

SATISFACTORY ARRANGEMENT TO REPAY

If you are in default, you are not eligible to receive federal education grants or loans (Title IV or state aid) unless you have made satisfactory arrangements to repay the owners of your defaulted loans.

Satisfactory arrangements to repay means you must make on- time, minimum monthly payments that are acceptable to the owner of your loan for nine consecutive months.

Lump sum payments do not count when determining satisfactory arrangements to repay; nor do payments that are made involuntarily, such as those due to wage garnishment, unless paying in full.

The owner of your defaulted loan must verify that you have made satisfactory arrangements to repay. If you default on your student loan, the owner is generally the agency that guaranteed it. The guarantee agency's name should be present on your promissory note and other correspondence made to you after your loan defaulted. In some cases, the owner may be the Department of Education.

Once you receive a letter from your Guarantor or agency holding your loan verifying that you've made satisfactory arrangements to repay and are authorized to receive additional federal grants and loans, you cannot miss any more loan payments for any reason. If you do, you cannot regain eligibility for federal grants and loans a second time using this option.

Satisfactory arrangements to repay will not remove your defaulted loan from your credit record. A copy of this letter must be made available to the Financial Aid Office prior to processing your financial aid file.

Loan Consolidation

If you are in default, you can return to repayment status through loan consolidation. To be eligible to consolidate, you must have made satisfactory arrangements to repay your defaulted loans with the owner of the loans for three consecutive months. Through this program, your eligible federal education loans can be combined into one loan. Depending on the size of the debt, you may have 12 to 30 years to repay your loans. When you consolidate you regain eligibility. After consolidation, your credit record shows the loan as paid in full. You are also eligible for additional federal education grants and loans.

Loans Rehabilitation

If you are in default, you can return to repayment status through loan rehabilitation. Each loan servicer is responsible for operating a Loan Rehabilitation Program for the defaulted loans it owns. Normally, you would have to make satisfactory repayment for twelve consecutive months. Contact your guarantor for further information. If you rehabilitate a defaulted loan and then default on that loan again, you can't rehabilitate it a second time. Rehabilitation is a one-time- only opportunity.

Loans Discharged in Bankruptcy

Few people meet the criteria necessary for having their loans discharged in bankruptcy, so this section may not apply to you. If your loan is discharged in bankruptcy you remain eligible for federal education grants and loans. Bankruptcy papers do not verify discharged loans. A letter from your Guarantor is necessary.

Borrowers Whose Loans Have Been Canceled Due to Permanent Disability

If your loan has been canceled due to permanent disability, you can regain eligibility for federal education grants and loans. You must get a signed statement from your doctor indicating

that your condition has improved sufficiently to work and attend school. You must also acknowledge that future Federal Loans cannot be canceled on the basis of any disability present when the new loan is made unless the disability gets significantly worse.

If a borrower whose prior loan was not discharged due to a total permanent disability wishes to take out another FSA loan, they must obtain a physician's certification* that he has the ability to engage in substantial gainful activity, and he must sign a statement acknowledging that the new FSA loan obligation can't later be discharged for any present impairment unless it deteriorates so that he is again totally and permanently disabled.

The student only needs to obtain the physician certification once; the school keeps a copy of it in the student's file. The school must collect a new borrower acknowledgment from the student each time he receives a new loan.

SATISFACTORY ACADEMIC PROGRESS & YOUR FINANCIAL AID

Satisfactory Academic Progress (SAP) for Financial Aid (not to be confused with a school's Satisfactory AcademicStandards)

A student's eligibility for financial aid will be determined using these Standards.

The POLICY FOR STANDARDS OF SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID RECIPIENTS is effective with

June 1, 2023 semester and supersedes all previous standards.

Please note that the Satisfactory Academic Progress (SAP) has changed. The SAP standards have been strengthened, and the appeal process has been enhanced to comply with Federal guidelines.

INTRODUCTION

Federal regulations require that colleges set standards that the student must meet to be eligible for financial aid and to keep it from one academic year to the next. Even if the student has never applied for or received financial aid, their overall history in college will be reviewed annually before being awarded financial aid to make sure the student is meeting these standards. To be eligible for aid, the student must comply with all standards regarding maximum time frame, completion rate (quantitative), and cumulative GPA (qualitative). 34 C.F.R. §668.34(a)(3)

A. DECLARATION OF YOUR MAJOR

A student must declare a specific major area of study within two primary semesters (Fall and Spring). A student may choose an associate degree or bachelor's, certificate, or transfer program. Our catalogs list the requirements for all academic programs. If a student is undecided about a major course of study, we suggest the student discuss their educational objective with an academic counselor within two primary semesters (Fall and Spring).

B. ACADEMIC PLAN

We recommend that students obtain an Educational Plan (comprehensive or abbreviated) based on your declared major from your Academic Counselor. An Educational Plan is an outline of the courses a student will need to complete for their major. The student will use it as a guide to see how many credits and required courses they have completed and how many more credits and required courses they will need to complete their educational objective.

C. STUDENTS TRANSFERRING FROM ANOTHER COLLEGE

Please refer to your College Catalog sections: Admission and Registration, Academic Requirements, and Graduation. 34 C.F.R. §668.34(a)(6) Credits from Other Regionally Accredited Institutions Credits from other regionally accredited institutions may be accepted for transfer credit after evaluation by District evaluators. We will not accept the transfer credits from another institution if the evaluation by the college evaluators determines that the credits received from another accredited institution do not meet the equivalent standards for a similar course taken at one of the San Diego Community Colleges. Credit for Prior Learning (CPL) is college credit awarded for validated college-level skills and knowledge gained outside of a college classroom. Credit for prior learning may be earned for eligible courses approved by the faculty for students who satisfactorily pass an authorized assessment.

D. *MAXIMUM ATTEMPTED UNITS (QUANTITATIVE STANDARDS)*

34 C.F.R. §668.34(a)(6)

The number of units to complete a Certificate or associate's degree varies based on the major. Federal regulations allow for a maximum time frame not to exceed 150% of the published length of the academic program.

For example: (Academic program of 60 units x 150% = 90 units for the Maximum Time Frame.

Completion of the Baccalaureate Degree Program in Health Information Management at San Diego Mesa College, Cyber Defense and Analysis Security at San Diego City College (effective Fall 2024), or Public Safety Management at San Diego Miramar College (effective Fall 2025) normally requires 120-semester units. Based on federal regulations, a student

admitted into any of these programs (per effective date) is allowed a maximum completion time frame not to exceed 150% of the published length of the educational program 120 units x 150% = 180 units.

Completion of the Baccalaureate Degree Program in Health Information Management at San Diego Mesa College, Cyber Defense and Analysis Security at San Diego City College (effective Fall 2024), or Public Safety Management at San Diego Miramar College (effective Fall 2025) normally requires 120-semester units. Based on federal regulations, a student

admitted into any of these programs (per effective date) is allowed a maximum completion time frame not to exceed 150% of the published length of the educational program 120 units x 150% = 180 units.

Completion of the Baccalaureate Degree Program in Health Information Management at San Diego Mesa College, Cyber Defense and Analysis Security at San Diego City College (effective Fall 2024), or Public Safety Management at San Diego Miramar College (effective Fall 2025) normally requires 120-semester units. Based on federal regulations, a student

admitted into any of these programs (per effective date) is allowed a maximum completion time frame not to exceed 150% of the published length of the educational program 120 units x 150% = 180 units.

c. ESOL and ELAC classes are not counted as remedial coursework.

d. EW (Excused Withdrawals) with a COVID-19 reason will not be included.

e. The maximum time frame will be adjusted for a change of major.

f. Repeated coursework will be included in the quantitative measurement maximum time frame.

g. Academic renewal/ amnesty procedures do not apply to the Financial Aid standards and the calculation of units attempted and completed. If a student does not have any SDCCD credits attempted, then any transfer credit that has been posted to the   record will be used.

E. COMPLETION/PACE RATE (Quantitative Standard)

34 C.F.R. §668.34(a)(6)

In order to make satisfactory progress, a student must complete at least 67% of all units attempted within the SDCCD colleges.

For example: (30 units completed/42 units attempted = 71.42%).

a. Units completed are "A" through "D" grades or "P" passing with credit.

b. Units attempted but not completed are "F" grades, "W" Withdrawal, "I" Incomplete, "NP" Not Passing.

c. Incomplete grade units are included in the quantitative measurement.

d. Remedial courses and repeated courses will be used in the determination of academic progress (completion rate).

e. Grade changes approved for the current aid year for which SAP calculation was already completed will not be recalculated

   until the next aid year.

f. Repeated coursework will be included in the quantitative measurement maximum time frame.

A student's academic progress will be evaluated once each year at the end of the spring semester. For purposes of this standards, a year is defined as summer, fall, and spring. Using our professional judgment, we will monitor a student's SAP on a case-by-case basis once a semester if the student is on SAP probation.

Exception: If you are enrolled in a Certificate program that does not lead to an associate's degree, your academic progress may be evaluated every semester.

F. *CUMULATIVE GPA (QUALITATIVE STANDARDS)*

34 C.F.R. §668.34(A)(6)

In order to make satisfactory progress, the student must maintain a minimum GPA from all units attempted within the SDCCD colleges. A student's cumulative GPA progress will be evaluated once each year at the end of the spring semester once final grades are posted for the term. To be considered in Good Standing:

a. Student must have a cumulative GPA of 2.00 or higher at the time we determine SAP.
b. If a student has all "P" grades with a 0.00 GPA, the student will be considered to be making SAP.
c. Grade changes approved for the current aid year for which SAP calculation already completed will not be recalculated until the next aid year.
d. Incomplete grade units are not included in the qualitative measurement.
e. Repeated coursework will be included in the qualitative measurement.

G. GRADE PETITION

34 C.F.R. §668.34(a)(6)

Grade changes approved for the current aid year, which SAP already ran, will not be considered in quantitative and qualitative test overall SAP.

H. *DISQUALIFICATION*

FR §668.34 (A)(11)

A student will be disqualified if, at the time of their SAP calculation, the student:

a. Has completed less than 67% of the total cumulative units attempted

b. Has not met the 2.0 cumulative GPA progress standards

c. Has attempted more than 150% of the maximum attempted units based on the student's current academic plan

d. Has earned a bachelor's or higher degree (includes 1st Professional, Bachelor's, Master's,

and Doctorate degrees). This includes degrees from all colleges in the United States or from foreign countries.
e. The student will be notified via the mySDCCD student portal and a letter of notification

I. *APPEALS*

34 CFR §668.34 (a)(9)(i) and (10), 34 C.F.R. §668.34 (a)(9)(ii), (b)

If a student is disqualified, they may submit an appeal to your campus Financial Aid Office by the established deadline for the Appeal Committee's consideration. If a student has extenuating circumstances such as, but not limited to following:

a. illness of the student or family member;

b. needs to become a caregiver or first responder;

c. economic hardship;

d. added work hours;

e. loss of childcare;

f. inability to continue with classes via distance education; and

g. inability to access Wi-Fi due to closed facilities

Appeals will be considered in the order of the date on which they are received. The appeal must be received at the student's campus of record Financial Aid Office no later than the third Friday before the end of the semester or their last day of classes, whichever comes first, for the semester that they are filing an appeal.

Note: We recommend that the student obtain an Educational Plan (comprehensive or abbreviated) based on their declared major from your Academic Counselor.

In their appeal, they must include the following:

h. Why they failed to make Satisfactory Academic Progress; the student may include any documentation that may assist in the review of the appeal

. What has changed or what steps they have taken that will allow them to make Satisfactory Academic

Progress (SAP) by the end of the aid year (the student may include any documentation that may assist in the review of the appeal)

j. If they have a bachelor's degree or higher, please explain why they are enrolled at a community college and the purpose of

returning to a two-year or less academic program.

25

If the student's appeal is approved, they will be placed on "Financial Aid Probation" for one payment period (one semester) only, and they must make Satisfactory Academic Progress (SAP) and comply with any specific conditions in their appeal decision. They must meet the reinstatement conditions as described in Section J below. THE DECISION OF THE APPEAL COMMITTEE IS FINAL. 34 C.F.R. §668.34(a)(8)(i), (b), and (c), 34 C.F.R. §668.34(a)(8)(ii), (b), (c), and (d)

J. *REINSTATEMENT FROM SECOND DISQUALIFICATION*

34 .F.R. §668.34(A)(8)(II), (B), (C), AND (D)

A student may apply again for financial aid after complying with all the specific conditions in their previous appeal decision and they must be enrolled in at least six applicable units or in the remaining units required to complete their current degree or program. We will evaluate their enrollment and progress at the end of the semester and after final grades have been posted to determine if they have followed these conditions and are therefore, under federal regulations, eligible for one additional semester of aid under "Financial Aid Probation". If it is determined that they did not follow all the conditions, they will be sent a notification of their disqualification.

They may need to submit a new appeal for every academic term they want to be considered for further financial aid. Reinstatement is not an automatic process and is not guaranteed

K. *APPLICABILITY OF THESE STANDARDS*

These standards apply to the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work Study (FWS), Federal Direct Loan Program, Cal Grant programs, and any other Federal or State programs that may be required to follow these standards. These standards supersede all previous standards. The "Standards of Satisfactory Academic Progress for Financial Aid Recipients" was approved by the San Diego Community College District Student Services Council on June 1, 2023.

RIGHTS AND RESPONSIBILITIES

Your Rights

1. You have the right to know what financial aid programs are available at your college.

2. You have the right to know deadlines for submitting applications for each of the programs available.

3. You have the right to know how financial aid will be distributed, how decisions on distribution are made, and the basis for these decisions.

4. You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses, etc. areconsidered in your budget.

5. You have the right to know how much of your financial need has been met, as determined by theFinancial Aid Office at your college.

6. You have the right to know what resources (such as parental contribution, non-taxable benefits, other financial aid, your assets) were considered in the calculation of your need.

7. You have the right to request an explanation of the various programs in your student aid package.

8. You have the right to know what portion of the financial aid you received must be repaid and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures,the length of time you must repay the loan and when repayment is to begin (see page 9).

9. You have the right to know that under the William D. Ford Federal Direct Loan program (subsidized and unsubsidized) if you cannot meet the repayment schedule you have four different repayment options (see page 9).

10. You have the right to know how the school determines whether you are making satisfactory progress and what happens if you are not (see page 16).

Your Responsibilities

1. You must complete all application forms accurately and submitthem on time to the right place. You must provide correct information. Misreporting information on financial aid applications is a violation of the law and may be considered a criminal offense.

2. You must return all additional documentation, verification, corrections, and/or new information requested by either theFinancial Aid Office or the agency to which you submitted your application.

3. You are responsible for reading and understanding all formsthat you are asked to sign and keep copies of them.

4. You must accept responsibility for all agreements that you sign.

5. You must perform the work that is agreed upon in accepting a Federal Work Study award.

6. You must accept responsibility for all agreements that you sign.

7. You must perform the work that is agreed upon in accepting a Federal Work Study

8. You must be aware of and comply with the deadlines for application or application for aid.

9. You should be aware of your school's refund and repayment policies and procedures.

10. As a recipient of a William D. Ford Federal Direct Loan, you must notify the servicer if any of the following occurs before the loan is repaid:
    • change of address
    • graduation
    • withdrawal from school or less than half time attendance
    • name change (e.g., maiden to married name)
    • transfer to other schools

11. You must repay any student loans received according to the terms of the promissory note.

12. You may have to report financial aid that you receive on your tax return. Tax legislation requires that financial aid granted after August 16, 1986 must be included in taxable income except for amounts used for tuition/fees, books, supplies and equipment required for courses. You must determine which part of your financial aid money is taxable income. You should contact a tax preparer or accountant for assistance.

13. You are required to notify the Financial Aid Office when withdrawing from college or adding or dropping a class. Report such changes immediately after you complete your registration.

EXTENDED OPPORTUNITY PROGRAMS AND SERVICES (EOPS)

Whatis EOPS?

EOPS is a state funded student services program which provides special recruitment, retention, and transition services (not available through the regular college student services program) to students who experience educational and economic challenges.

Eligibility

You may be eligible to receive EOPS if you meet all * of the following criteria:

A. You are a resident of the state of California or have AB540 status, as determined by the Admissions Office at your campus.
B. Youare (or plan to be) a full-time student.
C. You qualify to receive a Board of Governors Waiver A or B.
D. You have not completed 70 or more units of degree applicable college coursework. This includes courses taken at other colleges.
E. You are determined to be educationally challenged by meeting any one of the following criteria:
   1) You do not qualify to enroll for the minimum college level English or Math courses required for your degree objective.
   2) You have not fulfilled the requirements for a high school diploma or a General Education Diploma(GED).
   3) Upon graduation from high school, your high school grade point average(GPA) is 2.5 or less on a 4.0 scale.
   4) You have been enrolled in a class, course or program that is considered to be developmental or remedial.
   5) You have been enrolled in English as a Second Language (ESL)class or program.
   6) In the judgment of the EOPS director, using other state guidelines, you are determined to be educationally challenged.

Applies only to students who are new EOPS applicants or EOPS students reapplying after a break in service.

How to apply

To apply for EOPS, complete and submit an EOPS application and California College Promise Grant (CCPG) Application. Complete and mail a Free Application for Federal Student Aid (FAFSA) to the Federal process or the CA Dream Act application.

Apply early to ensure consideration. EOPS grant funds are limited and are awarded until funds are exhausted.

Any financial aid assistance application (FAFSA and/or CCPG) and your EOPS application must be filed at the same campus. EOPS on each campus may only serve those students who also have their financial aid records at the campus.

Requirements upon acceptance

- Full time enrollment in at least 12 units each semester. At least 6 of these units must be taken at the college where you are receiving EOPS.
- Satisfactory grades- an average of "C" (2.0) for each semester.
- Attendance at required orientations, meetings and all tutorial and counseling appointments.
- Meet with your assigned EOPS counselor or other designated advisory staff at least three times per semester.
- Compliance with the responsibilities stipulated in the EOPS student handbook and/or EOPS mutual responsibility contract (MRC).
- In order to be considered for an EOPS direct grant, a student must have an unmet financial need as determined by the FAFSA.

FURTHER AID INFORMATION

Important Phone Numbers

- Federal Information...(800) 433-3243

- In its capacity as the Federal Student Aid Information Center, a toll-free line is maintained to provide general information about how to file an application, how to correct a Student Aid Report (SAR) and how eligibility is determined for federal financial aid programs.

- For hearing impaired/deaf TTY. ....(800) 730-8913

To receive specific information regarding your application or to request a duplicate Student Aid Report (SAR) ....(800) 433-3243

Selective Service (to request an advisory opinion letter)... (847) 688-6888

California Student Aid Commission

- Cal Grant Programs...(888) 224-7268
- Chafee Grant Program...(888) 224-7268 ext. 3
- Default Prevention Unit .... (800) 298-9490
- Direct Loan Service Payment Information / General Inquiries .... (800) 848-0979

FinancialAidOffices • Locationsand Hours: check your campus Financial Aid Office webpage for hours and service

The SDCCD's Financial Aid staff welcomes you and offers assistance at the following campus locations.

City College	**Mesa College**	**Miramar College**
Room: A-270	**Room:** I4-107, 1st Floor	**Room:** K1-312
Phone: (619) 388-3501	**Phone:** (619) 388-2817	**Phone:** (619) 388-7864
Fax: (619) 388-3241	**Fax:** (619) 388-2824	**Fax:** (619) 388-7910
Hours: Monday – Thursday 8:00 am – 6:00pm Friday 8:00 am – 1:00 pm	**Hours:** Monday – Thursday 8:00 am – 6:00pm Friday 8:00 am – 1:00 pm	**Hours:** Monday – Thursday 8:00 am – 6:00pm Friday 8:00 am – 1:00 pm

City College	Mesa College	Miramar College
Room: A-354	**Room:** I4-107, 1st Floor	**Room:** K1-312
Phone: (619) 388-3501	**Phone:** (619) 388-2817	**Phone:** (619) 388-7864
Fax: (619) 388-3241	**Fax:** (619) 388-2824	**Fax:** (619) 388-7910
Contact: cityaid@sdccd.edu	**Contact:** mesaaid@sdccd.edu	**Contact:** miraaid@sdccd.edu
Hours: Monday –Thursday 8:00 am – 6:00pm Friday 8:00 am – 1:00 pm	**Hours:** Monday –Thursday 8:00 am – 6:00pm Friday 8:00 am – 1:00 pm	**Hours:** Monday –Thursday 8:00 am – 6:00pm Friday 8:00 am – 1:00 pm

* Office hours are subject to change. Please call your campus Financial Aid Office for the most up to date office hours.

HELPFUL WEBSITES

The Student Guide
studentaid.ed.gov/guide

FAFSA on the Web
studentaid.gov

CA Dream Act (AB540 students)
csac.ca.gov/dream_act.asp

Title IV school codes (used to complete the FAFSA)
ed.gov/offices/OSFAP/Tstudents/apply/search.ht ml

Cash Course – Financial Tools
cashcourse.org

California Student Aid Commission
csac.ca.gov

Financial Links
www.finaid.org

Federal Direct Loan Entrance/ Exit Counseling
www.studentloans.gov

To request a FSAID
https://fsaid.ed.gov

Scholarship Search
www.fastweb.com www.finaid.org

San Diego Community College District
www.sdccd.edu

Request IRS Tax Transcript
https://www.irs.gov/Individuals/Get-Transcript

Selective Service
www.sss.gov

SDCCD DISTRICT INFORMATION

Drug Abuse Prevention Program

The San Diego Community College District as required by Federal regulations provides access to drug treatment and prevention services to any officer, employee, or student of the District.

For more information, refer to the San Diego Community College District drug abuse prevention brochure, available on your campus.

Crime Information (or Clery Act)

The San Diego Community College District annually publishes "Safe and Sound - A Guide to Safety and Security in The San Diego Community College District" in accordance with Section 201 P.L., 101-542 as amended by P.L., 102-26 of the "Crime Awareness and Campus Security Act of 1990." The brochure is available in the Admissions Office on campus. You may also view a full copy by accessing the following website: http://www.sdccd.edu/police/ statistics.html

Nondiscrimination Policy

The San Diego Community College District, in compliance with Titles VI and VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments of 1972, and Section 504 of the Rehabilitation Act of 1973, does not discriminate on the basis of race, color, national origin, sex, handicap, or sexual orientation in any of its policies, procedures, or practices. This nondiscrimination policy covers admission and access to and treatment and employment in college programs and activities, including but not limited to academic admissions, financial aid, educational services and employment.

Inquiries regarding the colleges' equal opportunity policies may be directed to the Affirmative Action Officer at (619) 388-6591.

Accreditation Status

San Diego City College, San Diego Mesa College, and San Diego Miramar College are approved by the California State Department of Education and are accredited by the Western Association of Schools and Colleges. They are approved by the Office of Private Post-secondary Education for the training of veterans as well as

by the U.S. Department of State and the U.S. Immigration Service for foreign student education. Courses paralleling university and college work are accepted by the University of California, the California State Universities, and by other universities and colleges.

Financial Aid Electronic Consent Activity Guide. *Voluntary consent to participate in electronic transactions is REQUIRED for all financial aid information*

Financial Aid Electronic Consent Activity Guide. *Voluntary consent to participate in electronic transactions is REQUIRED for all financial aid information*

1. Federal Financial Aid guidelines require that Financial Aid Offices at SDCCD (City, Mesa, and Miramar) obtain voluntary consent to participate in electronic transactions.
2. The Financial Aid offices uses email to notify students of outstanding requirements, award packages, loan disbursements and financial aid status. Since MySDCCD is an electronic form of communication, financial aid students   MUST first agree to the Financial Aid Office's Electronic   Consent policy before they can view their financial aid award   in their MySDCCD, student Dashboard; under the Financial Aid Tab.
3. Granting Electronic Consent allows students to have full access to their MySDCCD account including the ability to:

- Review your financial aid online (award letter information, payment dates, Satisfactory Academic Progress policy, etc.).
- Receive electronic notification of loan disbursements- includes the amount, date of disbursement, and right to cancel the loan within 14 days of notice.
- Reminder notices, including specific communication about your financial aid file.
- Notice of scholarship opportunities which include eligibility requirements and how to apply.
- Notice of Loan requirements, including Entrance Counseling, Master Promissory Note and Exit Counseling.

Reference:

This requirement is part of 34 CFR 668.165. (The Electronic Signatures in   Global and National Commerce Act or E-Sign Act)

A school must obtain a student's voluntary consent to participate in   electronic transactions. Voluntary consent to participate in electronic   transactions is required for all financial information provided or made   available to student loan borrowers and for all notices and authorizations   to FSA recipients

Disclaimer

Information in this bulletin is subject to change as required by new federal, state, or institutional policies and regulations.

Access for Disabled Students

Services are extended to students with varying disabilities. Support services to the program include: mobility aids, interpreters for the hearing impaired, readers and writers for the visually impaired, note takers, tutors, academic aids and portable and fixed teletype telephone communications for the hearing impaired. Support services for disabled, visually impaired, hearing impaired, orthopedic, speech problems and those with learning disabilities are available.

Interested students wishing to enroll at the colleges should call any of the locations listed below:

City College	619-388-3513	TTY	619-388-3313
Mesa College	619-388-2780	TTY	619-388-2974
Miramar College	619-388-7312	TTY	619-388-7301
Educational Cultural Complex	619-388-4812	TTY	619-388-4811
Resource Center for Disabled	619-388-6983	TTY	619-388-6729

NOTES

NOTES