

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 2010-2011 academic year.

The SDCCD provided approximately 25,000 students with nearly \$50,000,000 in aid during 2009-2010. Aid is available, and we encourage you to apply if you need assistance in meeting part of your educational costs. All students are encouraged to visit our campuses and to speak with our financial aid staff. Our entire staff is committed to providing you the best possible service.

Best wishes in your future educational endeavors!

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PURPOSE / PHILOSOPHY

In keeping with the philosophy that no student should be denied a college education simply because of lack of funds, the Financial Aid and EOPS Offices of the San Diego Community College District are dedicated to assisting as many students as possible given the funding available each year.

The goal of the Financial Aid Office is to assist students with financial concerns so that you might obtain maximum benefit from the educational opportunities available. The Financial Aid/EOPS Offices at each college recognize that your situation is unique and your application is carefully analyzed with complete confidentiality regarding your personal financial information.

Information regarding academic programs, facilities, faculty, student services, and the refund policy for tuition and fees are printed in the college catalog. You may obtain a catalog by contacting the campus bookstore.

WHEN TO APPLY FOR AID – IMPORTANT DATES

Apply for financial aid as soon as possible after January 1, 2010. Application materials are available at each campus Financial Aid Office in January for the 2010 - 2011 academic year.

Application processing may take 4-6 weeks. When required, the Financial Aid Office will request additional information which may additionally delay processing. You will be notified by award letter of eligibility and disbursement dates.

December 1, 2009

You must request a Personal Identification Number (PIN) for FAFSA on the WEB: www.fafsa.ed.gov

January 2, 2010

You may now file your application for Financial Aid and EOPS for the Fall 2010 and Spring 2011 semesters.

March 2, 2010

Deadline for new Cal Grant applicants to mail the GPA verification form for 2010-2011 to the California Student Aid Commission (CSAC). FAFSA applications must also be filed on this date in order to be considered for Cal Grant. Cal Grant GPA's will be calculated and transmitted automatically for eligible students.

April 15, 2010

Deadline for priority consideration for 2010-2011 Federal SEOG and Federal Work Study. The processor must receive your application by this date.

April 15, 2010

Deadline to file your 2009 income tax returns.

Reminder: keep a copy for your records, as you may need to submit a copy to the Financial Aid Office.

September 2, 2010

Deadline for Competitive Cal Grant GPA verification. Cal Grant GPA's will be calculated and transmitted automatically for eligible students.

June 30, 2011

Deadline for Federal Pell Grants for the 2010-2011 academic year. The Pell Grant processor must receive your application by this date. ***We strongly encourage you to apply early, in order to be considered for grant funds which may be exhausted.***

GENERAL STUDENT ELIGIBILITY REQUIREMENTS

You should apply early for financial aid whether or not you have been accepted for admission to the San Diego Community College District. **However, we cannot complete the processing of your application until you apply for admission to the college.**

- To receive aid, you must be enrolled in a program of study leading to an associate degree, certificate of achievement, or transfer to a four-year college.
 - You must be enrolled in at least one class at the campus (City, Mesa, or Miramar) where you plan to receive your financial aid. ***Each campus is a separate institution and awards aid independently.***
 - You are encouraged to follow an Educational Plan (see page 16) and to enroll only in classes towards your stated educational goals. You are also encouraged to receive financial aid from the campus that offers your declared major. Failure to do so could result in denial of financial aid.
 - You must meet and maintain the standards of satisfactory academic progress. Please refer to pages 16-17 for "How to Qualify For and Keep Your Financial Aid."
 - Cal Grant and ACG (Academic Competitiveness Grant) requires students to be a high school graduate. This means you must also pass the State High School Exit Exam if applicable.
 - You must have a high school diploma, or equivalent, or have a General Education Diploma (GED), or have the Ability to Benefit (ATB) as defined by Federal Regulations. Ability to Benefit means you must take and pass a test approved by the Department of Education. *This test is separate from the placement tests.* You can also gain eligibility for aid after you have successfully completed six units that are applicable toward a degree or certificate.
 - 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. ***If you are in default, see page 12.***
 - 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 can not receive the same federal or state grants and loans from two separate colleges 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.). International/Foreign Students (I-20 Visa holders) are not eligible for financial aid. For further information regarding other eligible immigration status, please contact your Financial Aid Office.
 - If you are a male, your Selective Service registration must be confirmed by the Selective Service agency, or you will be required to present a letter from Selective Service indicating that you have registered with the Selective Service System, or that you are not required to register.
 - You must provide proof of a valid social security number if requested.
- 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 FOR FINANCIAL AID

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 Academic Competitiveness Grant (ACG)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal SMART Grant (4 year Universities only)
- Federal Work Study Program (FWS)
- Board of Governors Fee Waiver (BOGW)
- Cal Grants A, B, or C
- Extended Opportunity Programs & Services (EOPS)
- William D. Ford Federal Direct Subsidized Student Loan
- Parent Loan for Undergraduate Students (PLUS)
- TEACH Grant (not available at the SDCCD)

The following programs require you to complete a separate application each year:

- Extended Opportunity Programs & Services (EOPS)
- Parent Loan for Undergraduate Students (PLUS)
- Private Alternative Loans (Not Federal or State aid)

The following programs require you to submit a supplemental form:

- William D. Ford Federal Direct Loan
- New Cal Grant applicants who have completed 16 or more degree applicable units will have their GPA automatically calculated and submitted electronically to CSAC. Other new applicants must have a GPA verification form completed by one of the following:
 - High School registrar
 - Appropriate official at previous college of attendance

See details on the GPA verification form.

METHODS OF APPLYING

FAFSA application

- FAFSA Worksheet – is available at the financial aid Office.
- FAFSA on the web at: www.fafsa.ed.gov (includes Renewal)
- It is strongly recommended that you obtain a PIN number at www.pin.ed.gov before completing your FAFSA on the web.

RE-APPLYING FOR AID

To be considered for aid you must re-apply for aid each year. You may do this by completing the on-line FAFSA application www.fafsa.ed.gov or completing a new paper FAFSA and mailing it to the processing center.

Because most continuing students are now reminded to re-apply for aid using the web, beginning in 2010-11, the processing center is discontinuing paper Renewal FAFSAs and the paper Renewal FAFSA request process. You may access your renewal application data using the Renewal FAFSA on the web site.

RENEWING CAL GRANT AWARDS

To renew your Cal grant you must complete the renewal application or a new FAFSA each year. 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.

San Diego City College - Title IV code 001273
1313 Park Blvd
San Diego, CA 92101

San Diego Mesa College - Title IV code 001275
7250 Mesa College Drive
San Diego, CA 92111

San Diego Miramar College - Title IV code 014172
10440 Black Mountain Road
San Diego, CA 92126

INDEPENDENT / DEPENDENT CLASSIFICATIONS

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

1. You are considered to be an independent student if:
 - you were born **before** January 1, 1987
 - you are legally married as of the day you sign the FAFSA.
 - you are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
 - you are a veteran of the U.S. Armed Forces.
 - you have legal dependents other than a spouse (as defined in the FAFSA instructions).
 - 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.
 - you are an emancipated minor as determined by the court in your state of legal residency.
 - you were in a legal guardianship as determined by the court in your state of legal residency.
 - after July 1, 2009, your high school or school district homeless liaison determined that you were an unaccompanied youth who was homeless.
 - after July 1, 2009, the director of an emergency shelter or transitional housing program funded by the US. Department of Housing and Urban Development determined that you were an unaccompanied youth that was homeless.
 - after July 1, 2009, 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.
2. All other students will be considered dependent and must provide parents information on their FAFSA application.
3. The unwillingness of your parents to sign or provide the required information is not a valid justification to be considered independent. If you feel you have an extenuating circumstance, please see the Financial Aid Office.

HOW YOUR FINANCIAL NEED IS DETERMINED

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 2010-2011. *Your actual costs may differ from our standard budgets.*

COST OF EDUCATION 2010- 2011 STUDENT BUDGETS

	With Parents	Off Campus
Enrollment Fees	\$ 728	\$ 728
Health Fee	34	34
Food and Housing	4,392	10,980
Transportation	963	1,080
Personal Expense	3,078	2,817
Books and Supplies	<u>1,620</u>	<u>1,620</u>
TOTALS	\$10,815	17,259

- Tuition costs for non-residents will be added to the budgets.
- Loan fees of 1% will be added when applying for a loan.

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

$$\begin{aligned}
 &\text{Cost of Education} \\
 &- \text{Expected Family Contribution} \\
 &= \text{Gross Financial Need}
 \end{aligned}$$

Your *expected family contribution* (the amount you and/or your parents are expected to pay for educational costs) is calculated taking into account your taxable income, non-taxable benefits, and assets. This is then added to any expected parent contribution, *calculated from their taxable income and non-taxable benefits and assets*, if applicable, and is subtracted from your student budget. The difference is your financial need. The family contribution is determined using a federal formula which takes into account the size of the household, the number of students attending college, your age and/or your parents' age, as well as other factors. Any additional financial resources such as AmeriCorps, or any outside scholarships, BIA grants, fee waivers, etc. will be deducted from your financial need.

If you do not qualify for financial assistance but you have *special circumstances* such as loss of employment or income, separation or divorce, death of a parent, etc., please contact the Financial Aid Office.

FEES AND EXPENSES

Fees are determined by the State Legislature and are subject to change. There are two categories of fees.

- 1) **Enrollment Fee** (\$26 per unit)
 This will be assessed if you are a RESIDENT of California.
 Example: 12 units = 12 x \$26 = \$312.00
- 2) **Nonresident Tuition** (\$183.00 per unit PLUS the enrollment fee)
 This will be assessed if you are NOT a RESIDENT of California.
 Example: 12 units = 12 x \$183 = \$2,196.00
 12 x \$26 = 312.00
 Total fees for 12 units = \$2,508.00

OTHER FEES- per semester

Health Services Fee - \$17.00 for City, Mesa and Miramar, and ECC Colleges

**The Health Services fee is only waived for BOGW 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 (optional)	\$1.00	
Parking permit (optional)		Automobile \$35.00 Financial Aid Students \$20.00
		Multiple Car \$30.00
		Motorcycle \$17.50

Associated Students Membership Card (optional) \$8.00 per academic year.

FINANCIAL PROGRAMS AVAILABLE

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

BOARD OF GOVERNORS WAIVER (BOGW) Enrollment Fee Waiver (Does not pay the Health Fee)

The state funded Board of Governors Waiver provides funds to help low income students pay the enrollment fee. The *enrollment fee* is \$26.00 per unit for all units enrolled. The enrollment fee is subject to change based on California legislation. Students can only receive a BOGW during the academic year in which they apply.

You will be eligible for a BOGW if you are a California resident and ANY ONE of the following applies to your status at the time of enrollment:

- You have already qualified for financial aid such as a Federal Pell Grant or a Cal Grant.
- You or your family are receiving TANF (Temporary Assistance for Needy Families), or SSI (Supplemental Security Income), SSP (State Supplemental Program) or General Assistance/General Relief.
- You meet the Department of Veterans Affairs eligibility requirement of "certain disabled veterans or the dependents of certain deceased or disabled veterans." You will have to apply to the Department of Veterans Affairs and obtain a letter of certification in order to be awarded a BOGW by this method.
- You are a dependent of a deceased or disabled veteran of the California National Guard. You must submit a letter of certification by the California National Guard Adjutant General's Office.

You meet the following income standards:

Number in Household (including yourself)	Total Family Income in 2009 (adjusted gross income and/or untaxed income)
1	\$16,245 or less
2	\$21,855 or less
3	\$27,465 or less
4	\$33,075 or less
5	\$38,685 or less
6	\$44,295 or less
7	\$49,905 or less
8	\$55,515 or less

Add \$5,610 for each additional dependent.

To determine your eligibility for the Board of Governor's Waiver based on the above income standards, you will be considered an Independent student if:

- you do not live with your parents
- you were not claimed as an exemption on any Federal income tax filed by your parents in 2009.

FEDERAL PELL GRANT

(Filing deadline: June 30, 2011)

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 \$1176 to \$5,550 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 in July 1st 2008, new Federal Pell Grant recipients are subject to Pell Grant eligibility for a maximum of 18 semesters of grant disbursed as a Full Time student. **If you have a bachelor's degree, you are not eligible for a Pell Grant.**

Prior to the beginning of each semester, a portion of your Federal Pell grant will be allocated to an account in the bookstore (maximum \$819 for California Residents only). The money in your account may be used to purchase books and supplies. The remainder of your Pell Grant will be disbursed in 2 payments per semester. If you choose not to use the bookstore account, your full grant will be disbursed in two payments per semester.

You may be able to purchase a reduced priced bus pass using your Pell Grant funds. Please call the Financial Aid Office on your campus for more information.

Your enrollment status will be determined each semester after the add/drop period and will be the basis for your Pell payment. Classes that are added after the add/drop period will not be counted for Pell grant payment purposes.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

(Priority deadline: April 15, 2010)

The Federal SEOG program is designed to assist students with the lowest family contribution by supplementing other financial aid sources. **If you have a bachelor's degree, you are not eligible for FSEOG.**

FEDERAL WORK STUDY (FWS)

(Priority deadline: April 15, 2010)

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 time cards for the hours worked, just as you would at a regular job. Once a month you receive a paycheck for the hours worked. Once you have earned the amount allocated in your Federal Work Study award, your job ends. Federal Work Study awards may range from \$1,500 to \$5,000 per year.

ACADEMIC COMPETITIVENESS GRANT (ACG)

The Federal Academic Competitiveness Grant is a new program designed to provide additional grant money to students that have completed their state's high school graduation requirements on or after January 1, 2005 and have completed a rigorous high school curriculum as designated by their state. The ACG grant is limited to the first two academic years of College. Eligible students

must be receiving Pell Grant funds at the same time. The grant amount may range from \$375 - \$750 for 1st year students and from \$650 - \$1,300 for a second year student. Eligibility ends once the student has received his second year award. **If you have a bachelor's degree, you are not eligible for a ACG Grant.**

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. New Cal Grant applicants must have their GPA sent to CSAC by the March 2, 2010 deadline.

CAL GRANT B

This program, administered by the California Student Aid Commission, helps very low-income students attend college. You must be a California resident as of March 2, 2010. 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 \$1551 per year. New Cal Grant applicants must have their GPA sent to CSAC by the March 2, 2010 deadline.

CAL GRANT C

(Filing deadline for new applicants: March 2, 2010)

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, 2010. Grant amounts range up to \$576. New Cal Grant applicants must have their GPA sent to CSAC by the March 2, 2010 deadline. **If you have a bachelor's degree, you are not eligible for a Cal Grant A, B, or C.**

CHAFEE GRANT PROGRAM

The Chafee Grant is a federal program that is administered by the California Student Aid Commission to provide financial assistance to prior Foster Youth. The applicant must be certified by the State Department of Social Services of their Foster Youth status until age 16. The grant has no citizenship requirement; however, non-citizens without a valid Social Security Number must call the CSAC for additional steps and information. The program awards a maximum of \$5,000 per academic year. Renewal applicants must maintain satisfactory academic progress as defined by the school.

EXTENDED OPPORTUNITY PROGRAMS & 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 educational planning, tutorial assistance, financial aid application assistance, transfer assistance to four year colleges, personal growth and academic success workshops, ASB services, and emergency loans. EOPS

eligibility requirements and services are explained more fully on page 18.

WILLIAM D. FORD FEDERAL DIRECT LOAN (SUBSIDIZED)

The Federal Direct Loan is a federal loan program where you borrow directly from the Federal Government.

At a community college you may borrow up to \$3,500 as a first year student and \$4,500 as a second year student. You cannot borrow more than a total of \$23,000 as an undergraduate student. The interest rate for new loans is a fixed rate which is currently 5.6 % for loans disbursed from July 1, 2010 to June 30, 2011. 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 that are currently 1%. The fees are deducted from the proceeds of your loan.

To qualify, a student must be enrolled in at least six units, demonstrate Satisfactory Academic Progress for 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. The counseling session is required even if a student has attended a Stafford loan workshop in the past. If a student has attended a Direct Loan workshop at San Diego City, or Miramar Colleges in the past, it will not be necessary to conduct another entrance counseling session. You may complete the entrance counseling session on-line at: <https://www.dlssonline.com/borrower/BorrowerWelcomePage.jsp> 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: <http://www.enote.ed.gov>

You may also be required to submit an Educational 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. **Remember, you must have financial need to qualify, and you must repay the loan.** Checks will be disbursed twice per loan period. If you are a first-time student or borrower, your check will not be disbursed until at least 30 days after the start of the semester. If you have "Late Start" classes, for loan funds to be disbursed, you must be actively attending classes in at least six units.

WILLIAM D. FORD FEDERAL DIRECT LOAN (UNSUBSIDIZED)

The San Diego Community College District does not participate in the Unsubsidized Loan Programs.

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 8) minus any financial aid. Checks will be co-payable to the parent and the institution. 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. You must meet all other financial aid eligibility requirements. Your parents must file a FAFSA; meet eligibility requirements, and a paper application to be considered for a Plus loan.

EXIT LOAN COUNSELING

Federal regulations require that if you cease to be enrolled in at least 6 units with the San Diego Community College District you must attend a loan counseling session. **It is your responsibility to notify the 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 <https://www.dlssonline.com/borrower/BorrowerWelcomePage.jsp>

DIRECT LOAN REPAYMENT OPTIONS

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

- **Standard repayment plan** has a fixed monthly repayment amount for a fixed period of time, usually 10 years.
- **An extended repayment plan** has 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 specified 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-contingent 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.**

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.

PACKAGING, AWARD NOTIFICATION AND 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 grant money and/or Work Study. The priority for awarding FSEOG and FWS will be based on the following:

- the date you filed your application;
- the date you completed your file by returning all requested documentation; and
- 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.

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 cancelled 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.

Enrollment Levels for Fall, Spring and Summer

- Full Time (100% of the award) = 12 units or above
- Three Quarter Time (75% of the award) = 9 – 11.5 units
- Half Time (50% of the award) = 6 – 8.5 units
- Less than Half Time (25% of the award) = 0.5 - 5.5 units

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 Rules for 2010-2011

Federal law requires that if you received a federal grant then *drop/withdraw* from ALL of your classes, on or before the 60% point of the term / semester you may owe money back to the Federal Government. Note that the earlier you drop/withdraw, the more money you may have to pay back.

- If you receive *Loan* money and withdraw, you will *pay back* the money according to the Federal guidelines of the loan program.
- If you receive *Federal Work Study* money and withdraw, you do not owe anything back. You will get to keep any salary you have earned.

IF YOU ARE THINKING OF WITHDRAWING OR JUST LEAVING.....PLEASE, THINK AGAIN!

For More Detailed Information Contact the Financial Aid Office

A sample repayment calculation is on the next page

Sample Financial Aid Repayment Calculation

Step 1 Determine the total amount of federal funds for the semester	Student receives \$2,675.00 Pell Grant award, \$300.00 in SEOG. \$2,975.00 is the total amount of aid that the student was eligible to receive during the semester
Step 2 Determine the percentage of funds earned by the student	There are 100 calendars days in the semester and the student withdraws from all classes on the 26 th calendar day of the semester. 26 days / 100 days in the semester = 26% of funds earned
Step 3 Amount of the semester funds earned by the student	\$2,975.00 of aid received (Step 1) by the student divided by the percentage earned (Step 2) is: $\$2,975 \times 26\% = \773.50
Step 4 Amount of federal funds to be returned	Take the total amount of aid received (Step 1) minus the total amount of funds earned (Step 3), the result is: $\$2,975.00 - 773.50 = \$2,201.50$ to be returned
Step 5 Determine the amount of unearned funds to be returned by the school	The student was charged \$255.00 for the semester 100 % of the charges – 26% = 74% unearned by the school or $\$255.00$ in charges \times 74% = \$188.70 unearned by the school
Step 6 Order of Programs for Return of funds by the school	Total to be returned - \$188.70 Loans - \$0.00 (no loans) Pell Grant – \$188.70 SEOG - \$0.00
Step 7 Initial Amount of unearned funds due from the student	Subtract the amount due from school (Step 5) from the total amount to be returned (Step 4) $\$2,201.50 - 188.70 = \$2,012.80$
Step 8 Repayment of loan funds by the student	Subtract the total amount of loan funds returned by the school from the total amount of loan funds received by the student. $\$0.00 - \$0.00 = \$0.00$
Step 9 Amount of grant funds to be returned by the student after calculating the grant protection	Subtract the amount of loan funds to be returned by the student (Step 8) from the balance of unearned funds (Step 7) by the student. $2,021.80 - \$0.00 = 2,021.80$ (Step 9a) Multiply by 50% the grant funds received by the student (Step 1) $\$2,975.00 \times 50\% = 1,487.50$ (Step 9b -student's grant protection) Subtract from the balance of unearned funds (Step 9a) from the amount of grant protection (Step 9b). $\$2,012.80 - \$1,487.80 = \$525.30$ (Step 9c to be returned by the student)
Step 10 Order of grant programs for the return of funds by the student	Total Amount to be returned by the student – 525.30 Pell Grant Program - \$525.30 SEOG - \$0.00

Estimated Direct Subsidized and Unsubsidized Loan Repayment Amounts by Type of Repayment Plan and Debt Amounts

Initial Debt When Borrower Enters Repayment	Income Contingent (2)																		
	Standard		Extended		Graduated		Income = \$15,000			Income = \$25,000			Income = \$45,000						
	Per Month	Total	Per Month	Total	Per Month	Total	Single		Married/HOH (3)		Single		Married/HOH (3)		Single		Married/HOH (3)		
							Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	
3,500	50	4,471			25	5,157	21	6,939	20	6,673	27	6,092	25	6,405	36	5,128	36	5,128	
5,000	58	6,905	Not Available	40	7,278	30	9,912	29	9,533	38	8,703	36	9,150	51	7,326	51	7,326	51	7,326
5,500	63	7,595	Not Available	43	8,007	33	10,903	30	10,463	42	9,574	40	10,065	56	8,059	56	8,059	56	8,059
7,500	86	10,357	Not Available	59	10,919	45	14,868	30	14,019	57	13,055	54	13,725	76	10,989	76	10,989	76	10,989
10,500	121	14,500	Not Available	83	15,283	64	20,815	30	18,877	80	18,277	76	19,215	107	15,385	107	15,385	107	15,385
15,000	173	20,714	Not Available	119	21,834	87	29,685	30	25,229	114	26,110	108	27,451	153	21,978	153	21,978	153	21,978
18,500	213	25,548	Not Available	146	26,929	87	35,992	30	29,465	140	32,203	134	33,856	188	27,106	188	27,106	188	27,106
23,000	265	31,762	Not available	182	33,479	87	43,141	30	34,128	174	40,036	166	42,091	234	33,699	234	33,699	234	33,699
30,000	345	41,429	Not Available	237	43,668	87	52,340	30	39,756	228	52,221	197	55,743	407	43,956	407	43,956	407	43,956
40,000	460	55,239	83,289	316	58,229	87	62,005	30	44,827	253	72,717	197	84,352	468	58,608	468	58,608	468	58,608
46,000	529	63,524	95,782	363	66,956	87	66,084	30	46,378	253	89,828	197	105,472	509	67,399	509	67,399	509	67,399
50,000	575	69,048	104,111	395	72,778	87	68,153	30	46,860	253	103,268	197	111,575	587	73,260	587	73,260	587	73,260

1. The estimated payments were calculated using a fixed interest rate for 6.80%
2. Assumes a 5% annual income growth (Census Bureau)
3. The estimated payments were calculated using the formula requirements in effect during 2006
3. HOH is head of household; assumes a family size of two

LOAN DEFAULT

If you have defaulted student loans, you also have options. Depending on which one 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 aid) unless you have made satisfactory arrangements to repay the owners of your defaulted loans.

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

Lump sum payments don't 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 owners 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 for loan deferment. After consolidation, your credit record shows the loan as paid in full. You are also eligible for additional federal education grants and loans.

Loan Rehabilitation

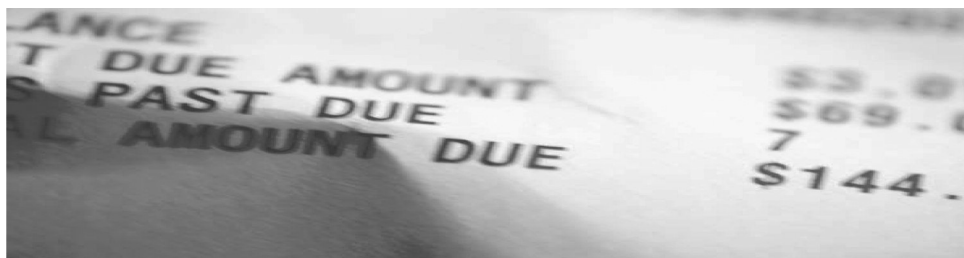
If you are in default, you can return to repayment status through loan rehabilitation. Each guarantor is responsible for operating a Loan Rehabilitation Program for the defaulted loans it owns. Normally, you would have to make satisfactory repayment for twelve consecutive months. Contact your guarantor for further information.

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 Cancelled Due to Permanent Disability

If your loan has been cancelled due to permanent disability, you can regain eligibility for federal education grants and loans. You must get a signed statement from the doctor indicating that your condition has improved sufficiently to work and attend school. You must also acknowledge that future Federal Loans cannot be cancelled on the basis of any disability present when the new loan is made unless the disability gets significantly worse.



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.
2. The college will consider an award OVERPAID when:
 - Payments made to you are based on an invalid Financial Aid application;
 - Payments are made to you and you already have received a Bachelor's degree (Federal Pell Grant, FSEOG, or Cal-Grant programs);
 - Payments are made to you after you are no longer enrolled in the required number of units, except a Post Withdrawal Disbursement as provided by the Return of Federal funds regulations;
 - Payments are made to you, but you never attended a class session; such as in the case of late start classes.
 - Payments are made to you, but you drop all your classes on or prior to the 60% point of the semester;
 - Payments are made to you while you are in default on any Federal student loan; or under a grant overpayment for funds received at another institution;
 - Payments are made to you when you receive financial aid from more than one institution during the same enrollment period.

If you have an overpayment based on dropping/withdrawing from ALL classes, you have 45 days to repay the overpayment in full or make satisfactory repayment arrangements. After the 45 days, if you have not made satisfactory repayment arrangements, you will not be eligible for any federal aid at any institution until you contact the U.S Department of Education to make satisfactory repayment arrangements.



HOW TO QUALIFY FOR & KEEP YOUR FINANCIAL AID

A student's eligibility for financial aid in the 2010-2011 academic year will be determined using these Standards.

The 2010-2011 POLICY FOR STANDARDS OF SATISFACTORY ACADEMIC PROGRESS FOR FINANCIAL AID RECIPIENTS **will be determined at the end of the Spring 2010 semester.**

INTRODUCTION

Federal regulations require that colleges set standards that you must meet in order to be eligible for financial aid and to keep it from one academic year to the next.

Even if you have never applied for, or received financial aid, your overall history at the San Diego Community College District will be reviewed before you are awarded financial aid, to make sure you are meeting these standards.

A. DECLARATION OF YOUR MAJOR

You must declare a specific major area of study. You may choose an associate degree, certificate program, or transfer program. Our catalogs list the requirements for various majors. If you are undecided about your major course of study, we suggest you discuss your educational objective with an academic counselor.

B. EDUCATIONAL PLAN (Ed Plan)

You are encouraged to submit a counselor-approved and prepared Ed Plan* to your campus Financial Aid Office. Your educational plan is an outline of the courses you need to complete your major. You use it as a guide to see how many credits and required courses you have completed at all colleges, and how many more credits and required courses you need.

* To obtain an Ed Plan, make an appointment with an academic counselor at your campus. Prior to scheduling an appointment, students must request that all transcripts be evaluated through the Record's Office.

C. STUDENTS TRANSFERRING FROM ANOTHER COLLEGE

If you transferred from any other college outside the San Diego Community College District (SDCCD), you must request an original academic transcript. Transcripts will be reviewed by the District Student Services staff to determine the transferable units. These units will be used to determine if you have exceeded the maximum time frame. (See Section D below).

D. MAXIMUM TIME FRAME

Completion of an associate degree normally requires 60 units. Based on federal regulations a student is allowed a maximum time frame not to exceed 150% of the published length of the educational program (60 units x 150% = 90 units).

1. You may receive aid until you have attempted more than 90 semester units (134-quarter units) of college credit. (Transfer students: We will use the transfer units accepted by the District. Students who have attempted in excess of 90 units will be disqualified.)
2. A student may be paid financial aid for up to 30 attempted units of remedial course work. Remedial course work will not be included in the calculation of maximum time frame.
3. You may receive aid until you have earned an Associate Degree or higher degree, regardless of the country that issued the degree. (See Disqualification Status # 3)
4. The maximum time frame will not be adjusted for a change of major.
5. Repeated courses will be included in determining the maximum time frame.

E. DETERMINATION OF ACADEMIC PROGRESS

In order to be making Satisfactory Progress a student must complete at least 67% of all units attempted in the San Diego Community College District (60 units/90 units = 67%).

- Units completed are "A" through "D" grades, or "P" passing with credit.
- Units not completed are "F" grades, "W" withdrawal, "I" incomplete, or "NP" no credit.
- Remedial courses and repeated courses will be used in the determination of academic progress.

Your academic progress will be monitored once each year at the end of the Spring Semester. Your interim status will be reviewed at the end of the Fall Semester. To remain eligible for aid you must comply with all standards regarding minimum grade point average, minimum cumulative units to be completed and maximum units completed.

GPA PROGRESS

We will use a 2.00 GPA standard for determining the GPA progress. Students with a cumulative GPA of 2.00 or higher in the SDCCD will be in Good Standing. Students who drop below a cumulative 2.00 GPA will be placed on Probation for the academic year. Students who are on Probation and fail to bring their cumulative GPA to 2.00 or higher will be Disqualified for the following academic year.

DISQUALIFICATION STATUS

Students will be Disqualified if they:

1. Completed less than 67% of the total cumulative units attempted; or
2. Have a cumulative GPA of less than 2.00 for two consecutive years; or
3. Attempted more than 90 units or have earned an associate degree or higher.

You may appeal these limitations if extenuating circumstances exist. (See Section F on appeals below).

F. APPEALS

If you are disqualified or denied financial aid and extenuating circumstances exist, you may submit an appeal to your campus Financial Aid Office for the Appeal Committee's consideration. Appeals will be considered in the date order in which they were received. **THE DECISION OF THE APPEAL COMMITTEE IS FINAL.**

APPLICABILITY OF THESE STANDARDS

- These standards apply to the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work Study (FWS), ACG, Federal Family Education Loans, Federal Direct Loan Program, and the Cal Grant and Chafee programs. They became effective Summer 2002 and will be used at the end of the Spring 2010 semester for eligibility determination for the 2010-2011 school year and supersede all previous standards.
- The San Diego Community College District Student Services Council approved the "Policy for Standards of Satisfactory Academic Progress for Financial Aid Recipients".



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., are considered in your budget.
5. You have the right to know how much of your financial need has been met, as determined by the Financial 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 have to repay the loan and when repayment is to begin (See page 11).
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 11).
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 pages 16)

...AND YOUR RESPONSIBILITIES

1. You must complete all application forms accurately and submit them on time to the right place.
2. You must provide correct information. Misreporting information on financial aid applications is a violation of law and may be considered a criminal offense.
3. You must return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application.
4. You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
5. You must accept responsibility for all agreements that you sign.
6. You must perform the work that is agreed upon in accepting a Federal Work Study award.
7. You must be aware of and comply with the deadlines for application or reapplication for aid.
8. You should be aware of your school's refund and repayment policies and procedures.
9. 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
10. You must repay any student loans received according to the terms of the promissory note.
11. 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.
12. 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 & SERVICES (EOPS)

What is 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.

Who is eligible?

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, as determined by the Admissions Office at your campus.
- b. You are (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 course work. 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 an 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 to only 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 Board of Governors Waiver (BOGW) application. Complete and mail a Free Application for Federal Student Aid (FAFSA) to the Federal processor.

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 BOGW) 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.

What is required of EOPS students once accepted to the program?

- Full-time enrollment in at least 12 units each semester. At least 9 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.



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

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>

ACCESS FOR DISABLED STUDENTS

Services are extended to students with varying disabilities. Support services to the program include: mobility aides, interpreters for the hearing impaired, readers and writers for the visually impaired, note takers, tutors, academic aides, 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

NON-DISCRIMINATION 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

The San Diego Community Colleges 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.

DISCLAIMER

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

IMPORTANT PHONE NUMBERS

Federal Information

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:..... (800) 433-3243

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

FINANCIAL AID / EOPS OFFICE LOCATIONS

FINANCIAL AID OFFICES SEMESTER HOURS

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

CITY

Room: A-113
Phone: 619-388-3501
Fax: 619-388-3241

Hours:

Monday -Thursday
8:00 am – 6:00 pm
Friday
8:00 am – 12:00 pm

MESA

Room: I3-100
Phone: 619-388-2817
Fax: 619-388-2824

Hours:

Monday – Thursday
8:00 am – 6:00 pm
Friday
8:00 am – 12:00 pm

MIRAMAR

Room: B-205
Phone: 619-388-7864/858-536-7864
Fax: 619-388-7910

Hours:

Monday - Thursday
8:00 am - 6:00 pm
Friday
8:00 am – 12:00 pm

ECC

Room: 178
Phone: 619-388-4955

Hours:

TBA
(to be arranged)

EOPS OFFICES

CITY

Room: L-117
Phone: 619-388-3209
Fax: 619-388-3163

Hours:

Monday - Thursday
8:00 am – 6:00 pm
Friday
8:00 am – 12:00 pm

*closed on Fridays: June & July
cityeops@sdccd.edu

MESA

Room: I3-201
Phone: 619-388-2706
Fax: 619-388-2464

Hours:

Monday, Tuesday, Thursday
8:00 am – 5:00 pm
Wednesday
8:00 am – 7:00 pm
Friday 8:00 am – 12:00 pm

mesaeops@sdccd.edu

MIRAMAR

Room: C-301
Phone: 619-388-7869
Fax: 619-388-7913

Hours:

Monday - Thursday
8:00 am - 6:00 pm
Friday - 8:00 am – 12:00 pm

miramareops@sdccd.edu

ECC

Room: 178
Phone: 619-388-3209

Hours:

To be arranged

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

FREQUENTLY REQUESTED WEBSITES

The Student Guide:

<http://studentaid.ed.gov/guide>

FAFSA on the Web:

www.fafsa.ed.gov

Help in completing the FAFSA:

www.ed.gov/prog_info/SFA/FAFSA

Title IV school codes (used to complete the FAFSA):

www.ed.gov/offices/OSFAP/students/apply/search.html

California Student Aid Commission:

www.csac.ca.gov

Selective Service:

www.sss.gov

Financial Links:

www.finaid.org

Federal Direct Loan Entrance/Exit Counseling:

www.dlsvicr.ed.gov

To request a PIN:

www.pin.ed.gov

Scholarship Search:

www.fastweb.com

www.finaid.org

San Diego Community College District and links

www.sdccd.edu

