



STUDENT SUCCESS DAY

Your College Education Will Require
Time, Money and Effort

San Diego Mesa College
2011-2012 Financial Aid, Employment
and Scholarships

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Federal Student Aid Basic Eligibility Requirements

[Additional Requirements apply per aid program]

1. Be a US Citizen or an eligible non-citizen
2. Have a valid Social Security Number
3. Have a high school diploma, or GED, or Equivalency, or pass an ability to benefit test, or after completing 6 units of college work applicable to your degree.
4. Be enrolled as a regular student and working towards a degree or certificate.
5. Maintain Satisfactory Academic Progress as established for aid recipients. Transfer students must submit to our Records Office official academic transcripts from all previously attended institutions.
6. You can not be on default on a federal student loan or owe the repayment of a federal student grant .
7. Demonstrate financial need according to a Congressional Methodology [except for PLUS loans]
8. Certify that you [the student] will use aid funds for educational purposes only.



Financial Aid

Know your rights and responsibilities

- **You have the right to know:**
 - The Cost of Education
 - Direct costs such as tuition and fees
 - Indirect costs such books, supplies, room & board, transportation, personal expenses and miscellaneous.
 - **The Refund Policies**
 - Institutional (Admissions Office, College Catalog, Class Schedules)
 - Federal – Return of Title IV (Financial Aid)
 - Partial withdrawal (drop some courses, non attendance to late start classes or enrolled in short term classes only)
 - 100 % withdrawal (return a percentage of aid)



You have the right to know...

What resources are included in the need calculation

- Estimated Family Contribution
 - Parent (s)
 - Student
 - Student and spouse
- Other forms of financial aid
 - Outside Scholarships
 - Outside aid
 - State Grants



You have the right to know...

Policies on Satisfactory Academic Progress

- Institutional / Academic
- Financial Aid recipients

Financial Aid Programs at SD Mesa

- Federal Programs
 - Federal Pell Grant
 - Federal Supplemental Education Opportunity Grant (FSEOG)
 - Federal Work Study



You have the right to know...

- Federal Direct Student Loans
 - » Direct Subsidized
 - » Direct Unsubsidized
- Federal Direct Parent Loan for Undergraduate Students (PLUS)

- State Aid Programs
 - Cal Grant B
 - » Entitlement
 - » Competitive
 - Cal Grant C
 - Chafee Grant (Former Foster Youth Only)

- Community Colleges Chancellors Office
 - Board of Governor's Fee Waiver – CA Residents only



You have the right to know...

– **The type (s) of aid program (s) awarded**

- What aid awarded is grant money / not to be repaid*
 - Federal Pell Grant
 - Federal Supplemental Educational Opportunity Grant (FSEOG)
 - Federal Work Study (FWS)
 - State Cal Grant and Chafee Programs
- What aid awarded must be re-paid
 - Federal Direct Loan
 - Federal Direct PLUS Loan



Financial Aid

FEDERAL STUDENT AID

– **Basic Eligibility** (other requirements may apply based on aid program)

- Submit a FAFSA (www.fafsa.ed.gov)
- Be a U.S. citizen or eligible non-citizen
- Demonstrate financial need ($\text{Cost} - \text{EFC} = \text{Need}$)
- Have a HS diploma or equivalent or pass an approved exam or after completion of 6 core degree applicable units
- Be enrolled in an eligible degree or certificate program
- Have a valid SSN
- Be registered with the Selective Service – if required to do so
- Not owe a refund on a grant or be in default of a student loan
- Make satisfactory academic progress for aid recipients
- Sign a statement of educational purpose
- May NOT BE ELIGIBLE if convicted of possession or selling illegal drugs while receiving federal aid



Financial Aid

FEDERAL PELL GRANT

- Does not have to be repaid (few exceptions)
- Awarded based solely on demonstrated financial need
- Filing deadline is June 30, 2010 or before your last day of attendance during the semester that you are enrolled which ever date comes first.
- If a student at a CA Community College, funds can be used for tuition, fees, and living expenses
- Portion is allocated to a bookstore account (\$828 max per term / based on eligibility and enrollment level)
- Two payments per semester / Total of four per year
- Enrollment status determined after the add/drop period
- Maximum award - \$5,550 for the year (full time)
- Maximum Pell Grant Lifetime limit is the equivalent of 18 full time semesters or 900%.



Financial Aid

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

- You do not have to repay (few exceptions)
- To assist students with the lowest family contribution
- Priority deadline is April 15, 2011
- At a CA Community College, it can be used for tuition, fees, and living expenses
- Two payments per year
- Range from \$300 to \$600 per year (FT & HT)



Financial Aid FEDERAL WORK STUDY (FWS)

- Does not have to be repaid
- Priority deadline is April 15, 2011
- Allows you to earn part of your FA by working
- Is an allocated amount
- Paid monthly
- Award ranges from \$2,500 up to \$5,000 per year
 - Wages paid may not be equal to award allocated due to number of hours worked within the terms.



Financial Aid

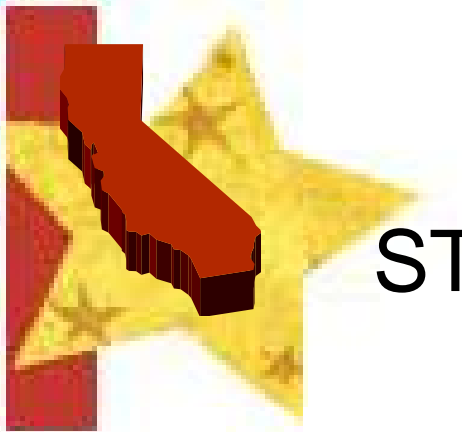
STATE CAL GRANT PROGRAM

Administered by CSAC

- **BASIC ELIGIBILITY**

- Submit a FAFSA and a verified GPA
- Be a U.S. citizen or an eligible non-citizen
- Be a high school graduate
- Have financial need at your college
- Be a CA Resident attending
- Have a valid SSN
- Be registered with the Selective Service if required to do so
- Not owe a refund on a grant or in default of a student loan

Financial Aid



STATE CAL GRANT PROGRAM

- **BASIC ELIGIBILITY (Con't)**
 - Not have a bachelor's or professional degree
 - Have family income and assets below the ceilings
 - Maintain satisfactory academic progress
 - Enrolled in a program leading to an undergraduate degree or certificate
 - Be enrolled at least half time



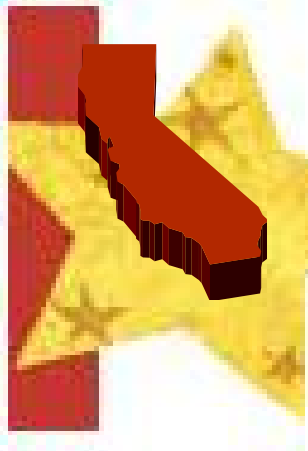
Financial Aid

STATE CAL GRANT PROGRAM

- **CAL GRANT Entitlement**

For California HS graduates who meet the academic, financial and eligibility requirements, and applies on time.

Must meet the March 2, 2011 deadline



Financial Aid

STATE CAL GRANT PROGRAM

- **CAL GRANT A**
 - For low and middle family income
 - For attendance at a 4yr university
 - Covers SU and CSU system wide tuition & fees
 - Award can be reserved 3yrs if attend CCC
 - Must apply by March 2, 2011

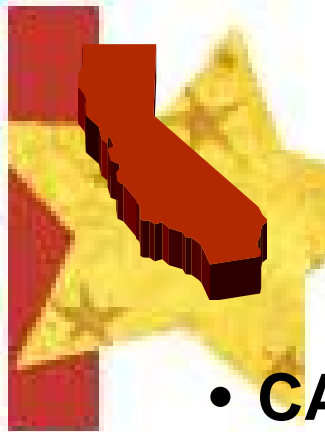


Financial Aid

STATE CAL GRANT PROGRAM

- **CAL GRANT B**

- For living allowance and tuition & fees
- Helps very low-income students attend college
- Award maximum is \$1,551 per year
- Course of study for at least 1 academic yr
- For graduate HS
- At least 2.0 GPA
- Apply by March 2, 2011



Financial Aid

STATE CAL GRANT PROGRAM

- **CAL GRANT C**

- For tuition & training costs
- For occupational, technical or career programs
- \$576 award/yr; \$288 per semester
- For up to 2 yrs – depending on length of program
- Course of study at least 4 months in length
- Not based on GPA
- Eligibility scoring by CSAC is based on work experience, educational history & vocational aptitude
- Supplemental application is send in April and must be returned by May 15th



Financial Aid

STATE CAL GRANT PROGRAM

- Questions about Cal Grants
 - www.calgrants.org
- Questions about other California Student Aid Commission Programs
 - www.csac.ca.gov



Financial Aid

Federal Student Loans

- **William D. Ford Federal Direct Loan**
 - Must be enrolled at least half time(6 units)
 - Two Types
 - Subsidized
 - » Government pays the interest while you are in college and during the 6 months grace period after you graduate, leave school or drop below ½ time enrollment level
 - » Award is based on financial need
 - » Must have a completed FAFSA on File
 - » 1st year maximum is \$3,500 [less than 24 units]
 - » 2nd year maximum is \$4,500 [above 24 units]



Financial Aid

Federal Direct Loans

– Subsidized (Con't.)

- » Can not borrow more than \$23,000 as undergraduate
- » As of 7/1/11, interest rate is 6.8 fixed for new loans
- » Your loan fees (1.0%) is deducted from your loan
- » Must complete a loan entrance counseling session prior to requesting a loan
- » Must fill out a Loan Request Form
- » 2nd year students must submit an Ed Plan prior to loan request
- » Must be enrolled at the campus of declared major
- » Checks disbursed twice per loan period



Financial Aid

Federal Direct Loans

– Unsubsidized Loan

- » Can not borrow more than \$23,000 as an undergraduate student.
- » As of 7/1/11, interest rate is 6.8 fixed for new loans
- » Your loan fees (1.0%) is deducted from your loan
- » Must complete a loan entrance counseling session prior to requesting a loan
- » Must fill out a Loan Request Form
- » 2nd year students must submit an Ed Plan prior to loan request
- » Must be enrolled at the campus of declared major
- » Checks disbursed twice per loan period



Financial Aid

Federal Direct Loans

–PLUS LOANS

- » Loans for parents/stepparents of dependent undergraduate students
- » Can borrow up to the total cost of your education minus any other aid you received
- » COA/Budget – aid received = PLUS eligibility
- » As of 7/1/06, interest rate is 9% fixed
- » Accrual begins at the moment of the 1st disbursement until repaid in full



Financial Aid

Federal Direct Loans

–PLUS LOANS (Con't.)

- » Repayment starts 60 days after the full disbursement of the loan is received
- » Eligible for deferment while enrolled in school
- » Must have good credit, or have an endorser/cosigner.
- » The student must file a FAFSA with the Department of Education.



EMPLOYMENT CAREER CENTER

- **Provides services in:**
 - **Career Assessment testing and industry exploration**
 - **Consultation to identify transferable skills**
 - **Assistance preparing resumes**
 - **Provides interview strategies**
 - **Job Internships**
 - **Volunteer Opportunities**



STUDENT AFFAIRS OFFICE SCHOLARSHIPS

Distribution of Institutional Scholarships

Applications starts on December and ends on the last business day of February.

- Applicants must have completed 24 units within the SDCCD.

At the 2011 Annual Scholarship Banquet

- \$82,225 were awarded to 79 Mesa students
- 32 students received multiple awards
- There are 79 Scholarship Categories.



SCHOLARSHIPS

- General Scholarships
- Women's Scholarships
- Horticultural Scholarships
- Hispanic Scholarships
- 54 Institutional Scholarships
 - Mesa College Foundation Scholarships
 - Academic Senate Scholarships
 - Classified Senate Scholarships
 - Departmental Scholarships



Location, location, location

- **Financial Aid Office**

I 300 First Floor, Room 100
(619) 388 - 2817

- **Employment / Career Center**

Modular Village 20 [MV-20]
(619) 388 - 2777

- **Scholarship Applications**

Student Affairs Office
H 500
(619) 388 - 2699