Dear Financial Aid Recipient:

Welcome to our College and the Financial Aid Office.

An education is one of the most important investments you will make for yourself. We know your decision to attend our college will prove to be a rewarding one. Our office is proud of our college and of our graduates. We will do our utmost to help you keep your financial concerns manageable and achieve your educational goals.

Financial Aid can be a complex topic. Our office has a committed team of professionals who are ready to assist and help you understand the financial aid process. Timely and responsible delivery of your financial aid requires a close partnership among you, this office, and several other entities. This guide is designed to assist you in understanding your responsibilities as a financial aid recipient.

Please read the information contained in this guide – it should answer most of your questions including information about your obligations when you receive financial aid funds. If you have additional questions or concerns, do not hesitate to come by our office, visit us on the web, or give us a call.

We wish you success in achieving your academic goals.

The Financial Aid Office

Understanding Your Award Letter

To view your Award Notification, login to the Student Information System (SIS) at [www.laccd.edu/student_information](http://www.laccd.edu/student_information). Your award package was developed according to federal, state, Los Angeles Community College District (LACCD) and institutional regulations to help meet your financial need for the 2012-2013 academic year. All awards depend on available funds and are initially based on full-time enrollment. The Financial Aid Office reserves the right to modify aid commitments at any time due to changes in the student’s financial status, changes in the availability of funds, or changes in Federal and State laws, Los Angeles Community College District (LACCD) or Institutional regulations and/or policies.

If there is a change in your eligibility, you will be notified of your revised award package electronically (if email is provided) or to the address listed on the Student Information System.

All students are responsible for keeping track of their financial aid file and awards through the Student Information System (SIS).

Financial aid consists of grants, work-study, scholarships and loans to help meet your educational expenses. You may accept or reject all or part of your financial aid award offer. However, if you reject an award, a substitute may not be available. Financial assistance is considered supplemental to the family’s resources, student earnings, and aid received from other sources. Applicants are reminded that they should not expect financial aid to meet basic living costs. Financial aid is intended to pay for educational expenses during the academic year.

Please note that there are certain programs that require enrollment of at least half-time (six approved units). If your Award Offer includes Federal Work-Study and/or Perkins Loan, check with your college’s Financial Aid Office for deadlines to accept or decline the award(s).

Determining Your Financial Need

How are Need and Cost of Attendance (Budget) Determined?

Most financial aid awards are based on demonstrated financial need, which is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC). COA (Budget) - EFC = Need. The EFC is determined from the information you reported on the FAFSA. All awards are subject to availability of funds.

How Is Cost of Attendance Established?

Standardized budgets have been established by each college. This means that all students with similar circumstances will receive the same allowance for tuition and fees, room and board, books, supplies, transportation, and miscellaneous expenses. Adjustments may be made on an exception basis to the budget for certain documented unusual expenses for example. If you are paying for child care during the academic year, please contact your college’s Financial Aid Office to request for an adjustment.

How is Financial Aid Awarded?

Your financial aid eligibility is determined using Federal Methodology. Awards can consist of a combination of grants, work-study, scholarships and loans.
Award Notification

Description

**Cost of Attendance**
This figure is the amount we estimate it would cost you to attend college for the 2012-2013 academic year. The Budget includes tuition and fees, books and supplies, room and board, transportation, and personal expenses.

**Resources**
- Expected Family Contribution (EFC) – this is the amount the federal government expects you and/or your family can contribute to the costs of attending college.
- Unmet Need

**Financial Aid Awards**
This section lists all the financial aid programs you are eligible to receive.

**Total Financial Aid**
This figure totals all the financial aid programs listed in the Financial Aid Awards section.

**Unmet Need**
This is the difference between your estimated cost of attendance less any family contribution (EFC) and any aid offers we’ve made for you. Although we try to minimize your unmet need you may need to utilize other resources to meet any cost not met through financial aid or family resources.

**Overmet Need**
If the total amount of your financial aid exceeds your Cost of Attendance which results in a negative unmet need as a result of your receiving additional resources such as scholarships not listed on your award notification or due to a change of your Expected Family Contribution, your need is considered overmet. Certain federal and state programs require us to adjust awards to eliminate overmet need. If you receive funds that cause your need to be overmet, you may be required to repay the overmet amount. You will be notified if this occurs.
State Financial Aid Programs

Board of Governors Fee Waiver Program (BOG)

This program waives enrollment fees charged by our college. Since this is a waiver there is no actual disbursement of funds. If you have already paid your enrollment fees and wish to receive a refund, you may apply for a refund at the College Business Office. Contact your College Business Office for the deadline to request a refund. Health Fees are not waived.

Cal Grant B and C

Cal Grants are state funded grant programs for California residents pursuing eligible programs. There is a six (6) unit minimum enrollment requirement to be eligible for payment; units from other colleges may be combined if a consortium agreement has been approved. Not all colleges participate in consortium agreements. Preliminary selection for Cal Grants is determined by the California Student Aid Commission (CSAC); final selection is determined by the school based upon CSAC regulations. For more information contact CSAC at (888) 224-7268 or at www.calgrants.org.

Chafee Grant

The California Chafee Grant is a federal grant administered by the California Student Aid Commission and provides assistance to current or former foster youth to use for college courses or vocational school training. To learn more about this program and to apply online, go to https://www.chafee.csac.ca.gov/default.aspx.

Federal Financial Aid Programs

Federal Pell Grant

Federal Pell Grants are awarded to qualified undergraduate students. Award eligibility is calculated based on a student’s Expected Family Contribution (EFC). Awards will be adjusted, based on actual enrollment, at the time of disbursement. In December 2011, President Obama signed into law the Consolidated Appropriations Act, 2012 (Public Law 112-74) which significantly impacted the Federal Pell Grant Program. Effective July 1, 2012, students are now limited to 12 full-time semesters (or 600%) of Federal Pell Grant eligibility during their lifetime. This change affects all students regardless of when or where they received their first Federal Pell Grant. You can find your LEU (Lifetime Eligibility Used) at www.nslds.ed.gov.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The Federal Supplemental Educational Opportunity Grant is for undergraduates with exceptional financial need. Awards are subject to funding availability and are determined by the Financial Aid Office. There is a six (6) approved unit minimum enrollment requirement to be eligible for payment. Due to limited funding for this program, priority is given to students who are enrolled in six (6) approved units at their home campus.

Federal Work-Study (FWS)

Federal Work-Study is awarded subject to funding availability to students who indicate an interest on their FAFSA and who demonstrate need. FWS funds must be earned through part-time employment authorized by the Financial Aid Office. If your Award Letter includes FWS, the Financial Aid Office will provide specific instructions on how to find a job, the required paperwork, and rules and regulations you must adhere to. The FWS amount listed on your Award Letter is the maximum dollar amount you can earn through your work assignment. You will be paid biweekly depending on hours worked and will not receive payment for any unearned funds remaining at the end of the academic year. There is a six (6) approved unit minimum enrollment requirement to be eligible for payment. Due to limited funding for this program, priority is given to students who are enrolled in six (6) approved units at their home campus.

Iraq and Afghanistan Service Grant

Students who served in Iraq or Afghanistan may be eligible for this grant in lieu of the PELL Grant. Please visit your Financial Aid Office for additional information.

Federal Loan Programs

You are in no way obligated to borrow a loan. All loan programs require a minimum unit enrollment of six (6) approved units to be eligible for payment.

Federal Perkins Loan

The Federal Perkins Loan program is a low interest rate (5%) loan to help students with exceptional need to meet their educational expenses. Due to limited funding for this program, priority is given to students who are enrolled in six (6) units at their home campus.

Federal Stafford Loans

A Subsidized Loan is need based and the Financial Aid Office determines your eligibility. Interest is paid by the government while you are enrolled at least half-time. Interest rates are set each academic year. An Unsubsidized Loan is not need based and has no interest subsidy, which means interest is accruing while you are still in school. We recommend that you make interest payments for unsubsidized loans while attending college. Interest payments may be postponed during qualifying periods, however, any interest deferred will be added to the original loan amount. Contact your college’s Financial Aid Office for the loan process, programs offered, and other related information.
Federal PLUS (Parent) Loan*

Federal Parent Loans are for parents or stepparents who need to borrow for their dependent child’s undergraduate education while enrolled at least halftime in an approved college or university. Parents are responsible for paying all the interest that accumulates on the loan. A Federal PLUS Loan allows parents to borrow the total Cost of Attendance less any other aid.

*Not all colleges participate in the Federal PLUS Loan.

Scholarships

Check with your college’s Financial Aid/Scholarship Office for more information.

Enrollment Requirements

To receive financial aid funds, students must be enrolled in coursework required for their educational goal and major. Furthermore, most financial aid programs require students to be enrolled at least half-time. Changes in your enrollment may result in a reduction or cancellation of your financial aid award. If you withdraw or drop classes, full or partial repayment of your financial aid may be required. It is your responsibility to drop your classes if you do not attend.

Television (ITV) and Consortium Agreements*

If you are taking ITV courses or have a consortium agreement, you must be enrolled in at least one (1) approved unit at your home campus (the campus that is processing your financial aid) to receive Federal Pell Grant, and Cal Grant payments, if otherwise eligible. For most other financial aid programs, students must be enrolled in a minimum of six (6) approved units at their home campus. Please note that if you have an Extension Appeal due to satisfactory academic progress, you must be enrolled in approved units, meaning classes listed in your Student Educational Plan (SEP) and approved by your college’s Financial Aid Office. Units for enrolled classes not listed on your SEP will not be included in the calculation of approved units.

The other institution in the Consortium Agreement must be an eligible Title IV institution in order for the home campus to process the financial aid application. If you are enrolled in ITV courses only (you do not have units at one of our LACCD colleges), your financial aid must be processed at Los Angeles Mission College.

* Not all colleges participate in Consortium Agreements.

Disbursements

Disbursement dates and deadlines are determined by Federal, State, District and/or Institutional regulations and policies.

New financial aid applicants to LACCD will be mailed a debit card, the myLACCDcard, to the mailing address on file with Admissions & Records. The myLACCDcard is the key for student’s selecting their disbursement preference. Students can choose to activate the card to receive their financial aid disbursements or they can direct disbursements to an account of their choice. It is critical that students update their address on file with the Admissions and Records Office or Financial Aid Office to ensure receipt of their debit card. If you have not received your myLACCDcard, contact your college’s Financial Aid Office.

Please note that your initial award amounts are based on full-time enrollment. Actual disbursement amounts will depend on the enrollment status at the time we start the weekly disbursement process. Supplemental disbursements occur throughout the academic year. If your enrollment status has increased and if you are due an additional disbursement, it will be deposited to your account. Payment for late-starting classes cannot be issued until the class begins. After the second disbursement date of each semester, no further award adjustments can be made. Students are encouraged to log-on to the Student Information System (SIS) at http://bit.ly/SISlogin to view their disbursement information. Please note that if you have an approved Extension Petition due to satisfactory academic progress, you must be enrolled in approved units, meaning classes listed in your Student Educational Plan (SEP) and approved by your Financial Aid Office. Units for enrolled classes not listed on your SEP will not be included in the calculation of approved units.

Additional Important Disbursement Information

• Any outstanding institutional debt will be deducted from your financial aid disbursement.
• If you have not selected your disbursement preference, disbursement of funds will be delayed.
• The District will reverse your disbursement from your HigherOne account if you never attend class(es).
• You may only receive financial aid at one institution at a time per payment period (summer, fall or spring).
• Students may not receive federal aid for remedial coursework beyond their initial 30 attempted remedial units.
• In accordance with Federal Refunds & Repayment Regulations, if you completely withdraw from all of your classes after receiving your financial aid, you may be required to repay all or a portion of the financial aid you received. Failure to repay these funds will result in the loss of future financial aid availability at any institution.
• If you to audit a class, you are not eligible to receive a Board of Governors Fee Waiver or any other financial aid for this course. You are solely responsible for the payment of fees associated with audited classes. No exceptions to this policy can be made.
• If you have not authorized the LACCD to automatically deduct any outstanding balance from any funds that you will be receiving, college services may be withheld, this includes disbursement of financial aid funds.
• It is the student’s responsibility to drop classes including zero-unit classes such as tutoring or workshop.
• You must be enrolled in at least one (1) approved unit at your home campus to receive Pell and Cal Grants payments.
Return to Title IV

A student’s eligibility for financial aid is based upon enrollment. The Higher Education Amendment of 1998 governs the Return of Title IV Funds Policy for a student who completely withdraws from a period of enrollment (i.e., semester). These rules assume that a student “earns” aid based on his/her semester enrollment. “Unearned” aid, other than Federal Work-Study, must be returned. Unearned aid is the amount of Federal financial aid received that exceeds the amount the student has earned. Unearned aid may be subject to repayment. During the first 60% of the semester enrollment, a student “earns” aid in direct proportion to the length of time of his/her enrollment. The percentage of time the student remained enrolled is the percentage of aid for that period for which the student earned his/her aid. A student who remains enrolled beyond the 60% point of the semester enrollment has earned all his/her aid for the period.

If you owe a repayment, you will be notified in writing by the Financial Aid Office. Repayment may include institutional charges. You have forty-five (45) calendar days from the date of the notification to repay; otherwise, a hold will be placed on your academic and financial aid records. The hold will prevent you from receiving college services and will jeopardize your future financial aid eligibility.

Satisfactory Academic Progress (SAP)

SAP standards apply to ALL federal and state aid applicants, whether or not they have previously received aid. ALL students must meet the SAP Policy detailed below to be eligible to receive financial aid. Students receiving financial aid enter into an agreement to make Satisfactory Academic Progress toward their educational goal. Failure to maintain these standards will result in the loss of financial assistance. The Financial Aid Office reviews academic progress at the end of each payment period/semester. All students receiving federal and state financial aid (except the BOG) must comply with the following academic progress standards:

**General Information:**

A. In accordance with the Higher Education Act of 1965, as amended, the Los Angeles Community College District (hereinafter referred to as LACCD) established the following Standards of Satisfactory Academic Progress (SAP). These Standards apply to all students who apply for and receive financial aid from the programs listed below.

1. Federal Pell Grant
2. Iraq and Afghanistan Service Grant
3. Federal Supplemental Educational Opportunity Grant (SEOG)
4. Federal Work Study (FWS)
5. Federal Perkins Loan
6. Federal Nursing Loan

7. Federal Direct Stafford (student) and PLUS (parent) Loans
8. Cal Grant (B and C)
9. Child Development Grant
10. California Chafee Grant
11. California National Guard Education Assistance Award Program (CNG EAAP)

B. Professional Judgment may be exercised in applying these standards in accordance with Section 479A of the Higher Education Act of 1965, as amended.

C. Satisfactory Academic Progress standards are reasonable if they are the same as or stricter than the institution's standards for a student enrolled in the same educational program who is not receiving assistance under Title IV Federal Financial Aid Programs.

D. Current and previous coursework earned at any college within the LACCD will be reviewed for compliance with the standards put forth in this policy.

E. Consortium Classes

1. All classes throughout the LACCD will be included when reviewing satisfactory academic progress.
2. For students aided under a consortium agreement with colleges outside the LACCD, consortium classes will be included during satisfactory academic progress review. The district student information system will collect, maintain, and utilize the number of outside units entered into the system for calculating student eligibility.

F. Repeated coursework

1. Repeated coursework within the LACCD will be counted towards attempted units as defined in this chapter.
2. For repeated coursework for which a student has petitioned the college to utilize the most recent grade received, only the most recent grade received will be used for cumulative GPA calculation for SAP status determination.

G. Transfer credits from institutions outside of the LACCD will be used and evaluated for SAP standing. College Admissions & Records Offices (A&R) will record incoming transcripts.

**General Requirements:**

Students receiving financial aid must be enrolled in an eligible program. An eligible program is defined as:

1. An educational program that leads to an associates degree, or
2. An educational program which is at least a two-year academic transfer program that is acceptable for full credit toward a bachelor’s degree, or
3. An educational program which is at least a one-academic-year training program that leads to a certificate, degree, or other recognized educational credential that prepares a student for gainful employment in a recognized occupation.
**Satisfactory Academic Progress (SAP) Standards:**

A. Maintenance of a 2.0 or higher cumulative grade point average (GPA).

B. Completion of a minimum of 67% cumulative units attempted.
   1. Entries recorded in the student’s academic record as Incomplete (INC), No Credit (NCR), and/or Withdrawal (W) are considered non-grades and must be 33% or less than the cumulative units attempted.
   2. Students who have already earned an Associate or higher degree outside of the LACCD will need to follow the petition procedure.
   3. In Progress (IP) grades count as attempted units in the maximum time frame only. It does not affect the cumulative GPA in the qualitative measure nor is it included as completed units in the quantitative measure.

**Application of Standards:**

A. Satisfactory Academic Progress for financial aid students will be determined at the end of each payment period/semester (Summer, Fall/Winter, or Spring).

B. Students who are disqualified from financial aid will be notified by email or mail and receive information regarding the petition process.

C. Students disqualified at ANY college in the LACCD, are disqualified at ALL colleges within the LACCD.

D. Disqualification. Students will be disqualified if they have one or more of the following academic deficiencies:
   a. Total units attempted (excluding ESL and Basic Skill/Remedial classes) are equal to or greater than ninety (90);
   b. Associate or higher degree earned outside the LACCD. Degree information received and posted to the District Student Information System during a semester will be evaluated for the following semester for potential disqualification;
   c. Cumulative GPA is less than 2.0 following a semester for which the student received a warning letter;
   d. Cumulative non-grades are greater than 33% following a semester for which the student received a warning letter.

E. Warning Letter. Students will receive a Warning Letter if they were initially in good standing (based on SAP standards) but at the end of the most current semester they show one of the following deficiencies:
   a. Cumulative GPA is less than 2.0.
   b. Cumulative non-grades are greater than 33%.
   F. Advisory Letter. Students will receive an Advisory Letter at the end of the first semester where their number of units attempted reaches forty-five (45).

**Maximum Time Length:**

A. Students attending for the purpose of obtaining an Associate of Arts Degree (AA), an Associate of Science Degree (AS), and/or completion of requirements for transfer to a four-year college, are allowed 90 attempted units in which to complete their objective.
   1. Exceptions may be made when the requirements of a student’s objective cause the student to exceed the maximum time limit.
   2. A change of one educational goal or major course of study will be permitted. Students are eligible to receive financial aid for one educational goal at the institution of attendance.

B. Short Length Certificate Programs.
   1. Some certificate programs at the LACCD colleges may be completed in less time than that required for the Associate of Arts, Associate of Science and Transfer programs.
   2. The following table shows the normal completion time and maximum time for certificate programs of varying length:

<table>
<thead>
<tr>
<th>Units required for the Certificate Program</th>
<th>Normal Length</th>
<th>Maximum Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 to 24</td>
<td>2 semesters</td>
<td>3 semesters</td>
</tr>
<tr>
<td>25 to 36</td>
<td>3 semesters</td>
<td>5 semesters</td>
</tr>
<tr>
<td>37 to 48</td>
<td>4 semesters</td>
<td>6 semesters</td>
</tr>
</tbody>
</table>

C. To be eligible for financial aid, a program must be at least six (6) months in length with a minimum of sixteen (16) units. Students enrolled in a certificate program may continue to qualify for financial aid up to ninety (90) attempted units, six (6) full-time semesters, or the equivalent, if they are planning to obtain an associate degree (AA or AS), or to transfer to a four-year college in addition to obtaining the certificate.

**Summer and Winter Financial Aid:**

A. Summer and Winter terms are included in the evaluation of Satisfactory Academic Progress standards. Summer is considered a separate semester for evaluation purposes. Winter term, as it is combined with fall semester for payment purposes, will be included with fall semester for SAP evaluation purposes.

*If you have any questions about what you have read in this guide, please do not hesitate to contact the Financial Aid Office.*
West Los Angeles College
Financial Aid and Scholarships Office
9000 Overland Avenue, Culver City, CA 90230
310.287.4532

Office Hours
Monday & Thursday: 8:30 a.m. – 5:00 p.m.
Tuesday & Wednesday: 8:30 a.m. – 7:00 p.m.
Friday: 8:30 a.m. – 12:00 p.m.

College Administration
Nabil Abu-Ghazaleh, President
Kenneth B. Takeda, Vice President of Administrative Services
Robert Sprague, Vice President of Academic Affairs
Betsy A. Regalado, Vice President of Student Services
Judith-Ann Friedman, Ed.D., Dean of Academic Affairs
John M. Goltman, Dean of Student Services
Shalomon Duke, Ed.D., Dean of Student Support Services
Rebecca Tillberg, Dean of Planning & Research
Celena Alcala, Associate Dean of Student Services
Nick Dang, Manager of College Information Systems
Allan Hansen, Facilities Manager
Bruce Hicks, Operations Manager
Larry Packham, Enterprise Manager
Glenn Schenck, Financial Aid Manager
(vacant) Bookstore Assistant Manager
(vacant) Compliance Officer
Michelle Long-Coffee, Director of Advertising/Public Relations

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