



THE
LOS ANGELES
COMMUNITY COLLEGE
DISTRICT

Financial Aid

2017-2018 Student Award Guide



City
East Los Angeles
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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 rewarding. 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 those regarding your obligations when you receive financial aid funds. If you have additional questions or concerns, do not hesitate to 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 Letter, login to the Student Information System (SIS) at mycollege.laccd.edu. 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 2017-2018 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, LACCD or institutional regulations and/or policies.

If there is a change in your eligibility, it will be reflected on your student information system at mycollege.laccd.edu.

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

Financial aid consists of grants, waivers, work-study, scholarships and loans to help meet your educational expenses. You may accept or decline all or parts of your financial aid award offer. However, if you decline an award, a substitute may not be available. Financial aid is considered supplemental to the family's resources, student earnings, and assistance 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 education-related 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 Letter includes Federal Work-Study and/or Perkins Loan, check with the Financial Aid Office for deadlines to accept or decline the award(s).

Determining Your Financial Need

How are Need and Expected Family Contribution (EFC) 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). $COA - EFC = \text{Need}$. The EFC is determined from the information you reported on the FAFSA or California Dream Act Application (CADAA). All awards are subject to availability of funds.

How Is Cost of Attendance Established?

Standardized budgets (COA) 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 personal expenses. Adjustments may be made on an exception basis to the budget (COA) for certain documented expenses. For example, if you are paying for child care during the academic year, please contact your college's Financial Aid Office to request an adjustment.

How is Financial Aid Awarded?

Your financial aid eligibility is determined using Federal Methodology (for FAFSA Applicants). Awards can consist of a combination of grants, waivers, work-study, scholarships and/or loans.

Use the Los Angeles Community College District (LACCD) Student Information System (SIS)
To check the status of your financial aid and award package.

mycollege.LACCD.edu

Award Letter Description

Cost of Attendance (COA)

This figure is the amount we estimate it will cost you to attend college for the 2017-2018 academic year, based on full-time enrollment. The COA 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.
- **Other Outside Aid** – This includes awards you reported to your college (AmeriCorps, scholarships, etc.).

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 Cost of Attendance less any family contribution (EFC) and any aid offers we've made to you. Although we try to minimize your unmet need you may need to utilize other resources to meet any costs not met through financial aid or family resources.

Overmet Need / Overaward

If the total amount of your financial aid exceeds your Cost of Attendance which results in a negative unmet need, we may need to adjust your financial aid awards. 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.

Award Letter	
Academic Year	2016-2017
Student	JOE TEST STUDENT
Los Angeles Mission College Year: 2016-2017	
JOE TEST STUDENT	
Award process date: 6/1/2016	
ISIR Transaction Number: 03	
*** Cost of Attendance ***	
Tuition and fees:	\$1,220
Books and Supplies:	\$1,791
Room and Board:	\$4,968
Transportation:	\$1,107
Personal Expense:	\$3,177
Dependent Care:	\$0
=== Total Cost of Attendance	\$12,263
*** Resources ***	
Expected Family Contribution:	\$0
Other Outside Aid:	\$0
=== Total Resources:	\$0
=== Estimated Need:	\$12,263
*** Financial Aid Awards ***	
Pell Grant:	\$5,815
BOGG - Board of Gov Fee Waiver	\$1,196
Cal Grant B	\$1,656
Federal Work Study	\$3,000
=== Total Financial Aid:	\$11,667
=== Unmet Need:	\$ 596
Financial aid awards assume full-time enrollment (12 or more units). Your actual financial aid disbursements may be different due to your level of enrollment, or changes in federal or state regulations, or district policy. Please refer to your "Award Guide" and "A Helping Hand" for more information.	

SAMPLE
AWARD
LETTER

State Financial Aid Programs

Board of Governors (BOG) Fee Waiver Program

This program waives enrollment fees charged by the 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's Business Office for the deadline to request a refund. This program waives enrollment fees and no other fees.

Cal Grant

Cal Grants are state-funded grant programs for students who are California residents (or classified as AB540 by your college's Admissions & Records Office) who are pursuing eligible programs. There is a six (6) approved 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 eligibility is determined by the school based on CSAC regulations. For more information, contact CSAC at (888) 224-7268 or at www.calgrants.org.

Full-Time Student Success Grant (FTSSG)

The FTSSG is available for Cal Grant B or C recipients. Students must be attending full-time and have received a full time Cal Grant disbursement. The award amount for the 2016-2017 academic year was \$300 per semester.

Chafee Grant

The California Chafee Grant is a federal grant administered by the California Student Aid Commission which provides assistance to current or former foster youth for college courses or vocational school training. Eligible students may receive up to \$5,000 per academic year. To learn more about this program and to apply online, go to www.chafee.csac.ca.gov/default.aspx.

Federal Financial Aid Programs

Federal Pell Grant

Federal Pell Grants are awarded to qualified undergraduate students. Grants do not need to be repaid. The maximum annual award is \$5,920. 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. Federal Pell Grants are generally disbursed in two installments with the second disbursement scheduled around the 60% point of the semester.

* **Approved Units** = Units that count toward your academic goal, including remedial coursework (some limitations may apply). For students with approved Extension Petitions, Approved Units are units for classes approved for your petition by the Financial Aid Office.

Students are limited to the equivalent of 12 full-time semesters (or 600%) of Federal Pell Grant eligibility *during their lifetime*. This affects all students regardless of when or where they received their first Federal Pell Grant. Only the portion of the Pell Grant actually disbursed counts toward this limit. You can monitor your Pell Grant usage through the National Student Loan Data System website 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.

Enrollment in a minimum of six (6) approved units may be required at your financial aid processing school.

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 are 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, required paperwork, and rules and regulations to which you must adhere. The FWS amount listed in your Award Letter is the maximum dollar amount you can earn through your work assignment. You will be paid semi-monthly based on hours worked and will not receive payment for any unearned funds remaining at the end of the academic year. Enrollment in a minimum of six (6) approved units may be required at your financial aid processing school. Due to limited funding for this program, priority is given to students who are enrolled in six (6) approved units at their home campus. Some schools may require a higher unit minimum for both eligibility and priority.

Iraq and Afghanistan Service Grant

Students whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001 may be eligible for this grant in lieu of the Federal Pell Grant. Please visit your Financial Aid Office for additional eligibility 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. All loans must be repaid.

Federal Perkins Loan

The Federal Perkins Loan program is a low interest rate (5%) loan. If you plan to enroll in courses outside of the LACCD and wish to have those courses count for enrollment and payment, you must complete a consortium agreement form. The institution outside of the LACCD must be an eligible institution in order for your financial aid processing school to process the consortium agreement. Contact your financial aid office for more information regarding consortium agreements.

Instructional Television (ITV)

Students enrolled only in ITV courses must apply for financial aid at Los Angeles Mission College (Federal school Code: 012550).

to help students with exceptional need to meet their educational expenses.

Federal Direct Stafford Loans

A **Subsidized Loan** is a need-based loan. 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 a non-need-based loan 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 Direct PLUS (Parent) Loan*

Federal PLUS Loans are for parents or stepparents who need to borrow for their dependent child's undergraduate education while enrolled at least half-time 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. It is your responsibility to report scholarships received to the Financial Aid Office.

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 (six approved units). 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.**

Consortium Agreements

You must be enrolled in at least one (1) approved unit at your financial aid processing school 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 financial aid processing school. Consortium Agreements are in effect for all colleges within the LACCD. If you are attending more than one college within the District in the same academic period, your enrollment status will be the sum total of all units in which you are enrolled throughout the District.

Disbursements

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

Students who are new to the LACCD will receive information by e-mail regarding the process to select their refund/disbursement preference. Students have two choices: have their refunds routed to a currently open bank account, or open an account through BankMobile Vibe. Students who open a Bank Mobile Vibe account will receive a myLACCDcard debit card and information on how to activate your card and account.

AB540 students who currently have an open bank account or are eligible to open an account will receive their funds electronically via BankMobile. All others will receive Cal Grants will receive their disbursements by paper check.

It is critical that students update their address on file with the Admissions & Records Office or Financial Aid Office to ensure receipt of their myLACCDcard. If you have not received your myLACCDcard, contact your college's Business Office.

Students receiving a disbursement from a federal student loan have the right to cancel their loan disbursement. Contact the Financial Aid Office at your college for details on loan disbursement cancellation.

Disbursements will be adjusted if enrollment is less than full-time. Supplemental disbursements occur throughout the academic year. If your enrollment status has increased and you are due an additional disbursement, it will be deposited to your account. Disbursements will be adjusted if enrollment increases or decreases. 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 based on late enrollment. (Exception: Short-term classes that start after the

second disbursement date and winter classes.)*

Students are encouraged to log-on the Student Information System (SIS) at mycollege.laccd.edu to view their disbursement information. Please note that you have an approved Extension Petition, you must be enrolled in approved courses on your petition to receive payment.

** Courses taken during the winter session are defined as short term courses. Student must complete the short term courses that start after the second disbursement date to be eligible for disbursement.*

Additional Important Disbursement Information

- Any outstanding institutional debt will be deducted from your financial aid disbursement.
- If you have not authorized the LACCD to automatically deduct any outstanding balances (institutional debts) from any funds that you will be receiving, college services may be withheld.
- If you have not selected your disbursement preference, disbursement of funds will be delayed.
- The District retains the right to reverse your disbursement from your Bank Mobile Vibe account (assuming you activate your myLACCDcard for use) if you never attend class(es) or are found to be ineligible for your disbursement.
- You may only receive financial aid at one institution at a time per payment period (fall, spring, or summer).
- Students may not receive federal aid for remedial coursework beyond their initial 30 attempted remedial units.
- If you 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.
- It is the student's responsibility to officially drop classes (including zero-unit classes such as tutoring or workshops) with Admissions and Records or the SIS.

Return to Title IV

Students who receive federal financial aid and then withdraw from ALL approved classes at their financial aid processing school may have to repay some or all of the federal funds they received.

A student's eligibility for financial aid is based upon enrollment. The Higher Education Amendment of 1998 governs the Return to Title IV Funds Policy for a student who completely withdraws from a period of enrollment, i.e., semester, at the homeschool. A student who receives federal financial aid and then withdraw to less than one financial aid eligible unit at their financial aid processing school is considered withdrawn for R2T4 purposes and may have to repay some or all of the federal funds received.

R2T4 rules indicate that during the initial 60% of the semester a student "earns" aid in direct proportion to his/her enrollment. The percentage of time the student remains enrolled is the percentage of aid for that period of enrollment. A student who remains enrolled beyond the 60% point of the semester earns all aid disbursed for the period. "Unearned" aid is the amount of federal financial aid disbursed that exceeds the amount the student has earned. Unearned aid other than Federal Work-Study may be subject to repayment.

If R2T4 calculations determine that a student owes a repayment, the student will be notified by email. The student has 45 calendar days from the date of the notification to repay. A hold will be placed on the student's academic and financial aid records. The hold will prevent the student from receiving college services and will jeopardize future financial aid eligibility at all institutions. Unpaid overpayments will be reported to the U.S. Department of Education for collection.

Students should contact the Financial Aid Office before withdrawing from all of their classes to understand the implications of their actions. Please refer to the college schedule of classes or the college catalog for the policy regarding the refunding of enrollment fees and nonresident tuition refunds.

Satisfactory Academic Progress (SAP)

General Information:

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

- Federal Pell Grant
- Iraq and Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- Federal Perkins Loan
- Federal Direct Stafford (student) and PLUS (parent) Loans
- Cal Grant (A,B, and C)
- Full-Time Student Success Grant (FTSSG)
- Child Development Grant
- California Chafee Grant
- California National Guard Education Assistance Award Program (CNG EAAP)

Current and previous coursework earned at any college within the LACCD will be reviewed for compliance with the standards put forth in this policy. Units reported on transcripts submitted to Admissions & Records Offices in the LACCD will be evaluated for SAP purposes.

Consortium Classes:

- All classes throughout the LACCD will be included when reviewing satisfactory academic progress.
- For students aided under a consortium agreement with colleges **outside** the LACCD, consortium class units will be counted during satisfactory academic progress review.

Transfer Units:

Transfer units from institutions outside the LACCD will be counted for SAP standing. Transfer units are added when the institution receives transcripts from outside the district.

General Requirements:

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

- A Certificate of Achievement, **or**
- An associate degree (AA or AS), **or**
- A two-year academic transfer program that is acceptable for full credit toward a bachelor's degree **or**
- Bachelor's Degree

Satisfactory Academic Progress Standards:

To meet satisfactory academic progress standards students must:

- Maintain a 2.0 or higher cumulative GPA (Grade Point Average).
- Successfully complete a minimum of 67% cumulative units attempted.

f.f Entries recorded in the student's academic record as Fail (F), Incomplete (INC), No Pass (NP), and/or Withdrawal (W) are not considered to be successfully completed and must be 33% or less than the cumulative units attempted.

- Have attempted fewer than ninety (90) units for students who indicate an AA/AS degree and/or transfer program as their educational goal.

f.f Remedial ESL and other remedial classes classified as "Basic Skills" are excluded from the ninety (90) unit limit when determining attempted units.

f.f Students who have already earned an associate or higher degree outside the LACCD will need to follow the petition process.

Application of Standards:

- Satisfactory Academic Progress for financial aid applicants will be determined at the end of each payment period/semester.

- Students who are initially in good standing but now have a cumulative GPA of less than 2.0 and/or have successfully completed less than 67% of their cumulative units will receive Warning Letters but remain eligible for the following term of enrollment in the LACCD.
- Students will be disqualified if they have one or More of the following academic deficiencies:
 - Total units attempted (excluding remedial ESL and other remedial classes) are equal to or greater than ninety (90).
 - Associate or higher degree earned outside the LACCD.
 - Cumulative GPA is less than 2.0 following a semester for which the student received a Warning Letter.
 - Successfully completed units are less than 67% following a semester for which the student received a Warning Letter.
- A student who has been disqualified at **any** college in the LACCD is disqualified at **all** colleges within the LACCD.

• Students who are disqualified from financial aid will be notified by email. A student who is disqualified may appeal the disqualification by submitting a petition with their financial aid processing school. Please note that the petition process varies by each campus and you should check with your financial aid processing school to determine their petition process. Decisions made at the financial aid processing school regarding a petition does not apply nor is binding at any of the other LACCD campuses.

Maximum Time Length:

Students who are attending for the purpose of obtaining an Associate of Arts degree (AA), an Associate of Science degree (AS), or completion of requirements for transfer to a four-year college, need to complete their objective before reaching the ninety (90) unit limit. Some certificate programs may be completed in less time than that required for the Associate of Arts (AA), Associate of Science (AS), and transfer programs.

Exceptions may be made when the requirements of a student's objective cause the student to exceed the maximum time limit.

The table below shows the normal completion time and maximum time for certificate programs of varying length:

<i>Units required for the Certificate Program</i>	<i>Normal Length</i>	<i>Maximum Length</i>
16 to 24	2 semesters	3 semesters
25 to 36	3 semesters	5 semesters
37 to 48	4 semesters	6 semesters

Students enrolled in a certificate program may continue to qualify for financial aid until they reach the ninety (90) attempted unit limit, 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 terms are included in the evaluation of Satisfactory Academic Progress standards. Summer is considered a separate semester for evaluation purposes. Winter, as it is combined with the fall semester for disbursement purposes, will be included with the fall semester for SAP evaluation purposes.

Fraud

A student who attempts to obtain financial aid by fraudulent means will be suspended from financial aid for unsatisfactory conduct. The college will report such instances to local law enforcement agencies, to the California Student Aid Commission, and to the U.S. Department of Education Office of Inspector General. Restitution of any financial aid received in such manner will be required.

If you have questions about what you have read in this guide, please do not hesitate to contact the Financial Aid Office.



THE
LOS ANGELES
COMMUNITY COLLEGE
DISTRICT

**Los Angeles Community College District
Central Financial Aid Unit**

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Los Angeles City College • Financial Aid Office • www.lacitycollege.edu/services/finaid/financial-aid-info
855 N. Vermont Ave., Los Angeles, CA 90029 • 323.953.4000, ext 2010

East Los Angeles College • Financial Aid & Scholarship Office • www.elac.edu/currentstudents/financialaid/
1301 Avenida Cesar Chavez, Student Services Building E1-135, Monterey Park, CA 91754-6099 • 323.265.8738

Los Angeles Harbor College • Financial Aid, Scholarships & Veterans Office
www.lahc.edu/student-services/finaid/
1111 Figueroa Place, Student Services/Administration Building Room 114, Wilmington, CA 90744 • 310.233.4320

Los Angeles Mission College • Financial Aid and Scholarships Office • www.lamission.edu/financialaid/
13356 Eldridge Avenue, Sylmar, CA 91342 • 818.364.7648

Los Angeles Pierce College • Financial Aid, Scholarships, Veterans & Foster Youth
www.piercecollege.edu/offices/financial_aid/
6201 Winnetka Avenue, Woodland Hills, CA 91371 • 818.719.6428

Los Angeles Southwest College • Financial Aid Office • www.lasc.edu/finaid/
1600 West Imperial Highway, Student Services Building, Rm 104, Los Angeles, CA 90047 • 323.241.5338

Los Angeles Trade-Tech College • Financial Aid and Scholarships Office • college.lattc.edu/financialaid/
400 W. Washington Blvd., Los Angeles, CA 90015 • 213.763.7082

Los Angeles Valley College • Financial Aid & Scholarships Office • www.lavc.edu/financialaid/
5800 Fulton Avenue, Valley Glen, CA 91401 • 818.947.2412

West Los Angeles College • Financial Aid and Scholarships Office • www.wlac.edu/Financial-Aid/
9000 Overland Avenue, Culver City, CA 90230 • 310.287.4532

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