

Orientation

Take the time to go over this brief orientation for essential information about your financial aid award.

Through this online orientation, you will get important information about the following questions:

Where Do I Receive Financial Aid Status and Award Information?

Your financial aid status can now be viewed through Corsair Connect by following these steps:

- Login to Corsair Connect
 - On the left panel, click **Financial Aid**
 - Select **Financial Aid Year** from the dropdown menu.
 - Scroll down to view the **Award and Disbursements Chart** (example below)
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What Are the Differences Between a Grant, a Work Study Job, and a Loan?

- A Grant is money that does not need to be paid back.
 - A Federal Work Study (FWS) award is money that does not need to be paid back. You must work to access funds.
 - A Loan is money that you (or your parents) borrow from a bank. These funds need to be repaid.
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Do I get All of the Money On My Award Notification in Corsair Connect?

For Grants

The amount listed for a Pell Grant, a SEOG Grant, or a Cal Grant is usually based on full-time attendance.

- If you are enrolled full-time (12 or more units) on the Financial Aid Census Date: you will receive 100% of your semester grant award.

2018-19 students enrolled full time are not eligible for a Pell Grant if their **Pell EFC is 5487 or higher**.

- If you are enrolled 3/4 time (9 to 11.5 units) on the Financial Aid Census Date: you will receive 75% of your semester grant award.

2018-19 Students enrolled 3/4 time are not eligible for a Pell Grant if their **Pell EFC is 5301 or higher**.

- If you are enrolled 1/2 time (6 to 8.5 units) on the Financial Aid Census Date: you will receive 50% of your semester grant award.

2018-19 Students enrolled 1/2 time are not eligible for a Pell Grant if their **Pell EFC is 4901 or higher**.

- If you are enrolled less than 1/2 time; (0.5 to 5.5 units) on the Financial Aid Census Date: you will receive up to 25% of your semester grant award.

2018-19 Students enrolled less than 1/2 are not eligible for a Pell Grant if their **Pell EFC is 3701 or higher**.

Summer Pell Grant Payment

Santa Monica College is currently offering Pell grants for summer courses (provided you are maintaining Satisfactory Academic Progress).

- For Summer Pell Grant purposes, the enrollment requirements are the same as Fall and Spring. (See comments above regarding the percentage of your actual Pell payment in Summer)
- Students need to be enrolled in at least 12 units to be considered full time.
- Students enrolled in 9 to 11.5 units are considered 3/4 time.
- Students enrolled 6 to 8.5 units are considered 1/2 time.
- Students enrolled in less than 6 units are considered less than 1/2 time.

For Work Study

The amount listed for Federal Work Study or Cal Works Work Study is an allocation. You have to work in order to earn the money. Also, the Work Study Allocation is based on the availability of funds.

For California Promise Fee Waivers

The amount listed is an averaged amount of enrollment and health fees that are waived. You will not be paid this amount.

Enrolling At Two Or More Colleges Within The Same Academic Year

Students cannot receive Federal Financial Aid at two schools at the same time.

What is the Financial Aid Census Day? And Why is it Important?

Financial Aid Census Dates

Financial aid census dates are the days SMC will take a snapshot of your enrollment for the semester.

Check Deadlines to view the Census Dates for each semester.

- **Fall 2020:** November 3
- **Spring 2021:** April 27

Key Financial Aid Census Notes

- Since your enrollment level (full time, 3/4 time, 1/2 time, or less than halftime) determines your grant eligibility for the term, this enrollment snapshot will determine what your actual grant payment will be.

For the term, this enrollment snapshot will determine what your actual grant payment will be.

- In addition, if you drop below half time by FA Census Day and already received a payment at the full time, 3/4 time, or 1/2 time level you will be considered to have been overpaid and will need to return funds to SMC.
 - If you add classes after the FA Census Day. They will not be counted for grant payment purposes.
 - If you drop classes after the FA Census Day (as long as you do not drop all classes). You will not owe any money back to SMC. However, if you drop too many classes it could affect your Satisfactory Academic Progress status by lowering your completion rate.
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When do I Get My Money?

For Grants

Pell, SEOG, and Cal Grants students will be paid twice a semester.

Once an award has been posted on the Financial Aid portal screen, the processing for that disbursement takes approximately 7 to 10 days.

The first computer disbursement will be during the first week of the fall and spring terms. The actual check will be mailed 7 to 10 days later.

The second computer disbursement will be made after the FA Census date.

It is the students' responsibility to update their mailing address information in Corsair Connect as checks will automatically be sent to the address in the SMC system at the time of mailing.

For Work Study Jobs

Payments will be on the 10th and the 25th of each month. (Generally, the pay checks will be mailed around three weeks after the end of the two week period.)

What are the Satisfactory Academic Progress (SAP) Requirements for Me?

All schools that participate in Federal Financial Aid programs must establish a Satisfactory Academic Progress (SAP) Policy that establishes certain minimum academic progress requirements for students who are receiving Federal Aid.

Here's what you must do:

1. Maintain an overall GPA of 2.0
2. Complete 67% of all units that you attempt
3. Complete your academic goal at SMC with the maximum time frame
(If you are in an AA program or are transferring to a four year college, you will be expected to complete your studies by the time you attempt 90 units).

To find out more information about SMC's Financial Aid SAP Policy Page

What if I Drop Any or All of My Classes?

If you withdraw from all classes before the 60% point, you may owe part of the federal aid you received (also known as Title IV funds) back to the Federal Government.

Students that fail to return all unearned Federal Aid will be reported to the Department of Education as an overpayment. Students reported as owing an overpayment are no longer eligible to receive Federal Aid at any school.

What happens if I drop classes after I receive my financial aid check(s), but do not drop all classes?

Your Pell, Cal Grant, and SEOG eligibility for a term is based on your enrollment level on the Financial Aid Census Day which will be around the 10th week of the Fall term and the 11th week of the Spring term.

If you receive your first payment based on an enrollment level of full time, 3/4 time, or 1/2 time — and then drop to less than 1/2 time before the Financial Aid Census Day, you will be considered to have been overpaid. The difference between your less than 1/2 time eligibility and what you were already paid—must be repaid!

Students that do not repay their overpayment will have a hold placed on their records!

How Do I Get a Work Study Job?

If you have a Work Study allocation, you must:

- Go to the Student Employment Website to find a job through SMC.
- After you find a job that interests you, contact the supervisor for an interview. Print out the Student Employment/Application/Contract and Payroll Forms from the SMC website.
- Complete the "Student Section" and take it with you when you meet the potential supervisor of the job.
- If you are hired, you will need to have the supervisor complete the rest of the Application/Contract.
- You will also need to get a live fingerprint scan done at Campus Police. You can obtain the form at the Financial Aid Office.
- Submit the completed packet of all forms along with your Application/Contract, pink copy or proof that you have submitted a live fingerprint scan and a copy of your signed social security card and drivers license (or other appropriate ID) to the Financial Aid Office.

Students may begin working only when the Financial Aid Office has sent an email to your new supervisor that you have been authorized to work.

Loan Policy and Procedures

Santa Monica College awards Direct Stafford Loans on a case-by-case basis.

- To apply for a Direct Stafford Loan, please submit a SMC Loan Request Form and complete all of the necessary steps outlined on the request.
- This form may be obtained from the SMC Financial Aid Department or it may be downloaded from the Loans Page.

Santa Monica College awards Parent (PLUS) Loan on request.

- To apply for a Parent (PLUS) Loan for a dependent student, please submit a PLUS Loan Request Form
 - This form may be obtained from the Loans Page
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Winter Pell and Summer Pell Information

Winter Grant Information

Winter units are added to Spring units for Pell Grant purposes. Winter units do not count for CalGrant disbursements.

Summer Grant Information

If you have remaining eligibility from the previous Fall and Spring terms (provided you are maintaining Satisfactory Academic Progress) you will be eligible for a Summer Pell grant.

Financial Aid Handbook

Message to the Student

The mission of the Office of Financial Aid & Scholarships is to provide support and assist students with applying for financial aid assistance to fund college expenses. Funding is provided by federal, state and institutional sources and it ensures that everyone who wants a college education has the financial ability to pay for their college expenses.

Financial aid is also a partnership between you the student and the college that provides the money to help pay college costs. If you receive financial aid, it is expected that you will enroll in courses needed to complete your chosen program, work hard at learning, and move responsibly toward successful completion of your educational goal.

Most financial aid is awarded to students based on how much money is needed. The financial aid application process is set up to measure how much each individual student needs. Many of the rules associated with receiving financial aid have been developed to make sure you, as a student, are treated fairly and also to guarantee you take your share of responsibility in the partnership.

This handbook is your student guide to information about the financial aid programs at Santa Monica College. Please read it carefully so you can become familiar with the process of applying for financial aid, know what programs are available, and understand what you must do to remain eligible to receive aid while completing a program here.

We understand that the rules that govern the financial aid programs can sometimes be complicated. However, the staff of the SMC Financial Aid Office is available to answer your questions and provide special assistance if and when you need it.

Please stop by the office on the first floor of Drescher Hall or call 310-434-4343. We will be happy to assist you. Please let us know if you need assistance as a non-English speaking student. We can make arrangements to provide information in your native language.

Tracie N. Hunter, MPA
Associate Dean, Financial Aid, and Scholarships

What is Financial Aid?

Financial Aid is available in the form of grants (money that does not need to be repaid), loans (that must be repaid), jobs, and enrollment fee waivers.

Financial aid is used to pay for mandatory fees, books, transportation, room and board, and other educationally related costs.

Student Eligibility

To be considered eligible for and receive Federal and most State financial aid, an applicant must:

- Be a U.S. Citizen or an eligible non-citizen (permanent resident, resident alien, refugee, asylee).
NOTE: State of California programs may have a less restrictive residency requirement for non-U.S. citizens;
- Have completed the matriculation process which involves testing, placement, college orientation, and counseling;
- Be enrolled in a degree, certificate, or eligible transfer program.
NOTE: Students enrolled in a program with the intent to transfer to another community college are not eligible;
- Be making satisfactory academic progress according to financial aid policy;
- Have financial need as demonstrated through an application on the Free Application for Federal Student Aid (FAFSA);
- Be registered with Selective Service, if required by law;
- Have a high school diploma, or a recognized equivalent (such as a General Educational Development Certificate (GED) or have been homeschooled;

- Not be in default on a Federal student loan or owe a repayment on a Federal student grant;
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How Do I Apply for Financial Aid?

All financial aid applicants must complete certain forms. Most application forms must be completed for each award year.

Some students may be required to complete and submit more forms than others, depending on their individual circumstances.

1. Free Application for Federal Student Aid(FAFSA)

All applicants for financial aid must complete the Free Application for Federal Student Aid. The FAFSA collects the family and financial information of the student. When the FAFSA is completed and sent to the Federal processor, this information is put through the eligibility determining formula and an Expected Family Contribution (EFC) is calculated.

A Student Aid Report (SAR) is then mailed (or e-mailed) to the student. The EFC number on the SAR will determine a student's Pell Grant and other Federal Aid eligibility. Students can apply electronically over the Internet at the fafsa.gov address.

2. Form and Documents

A certain number of students are required each year to verify the information they supplied on the FAFSA.

3. The IRS Data Retrieval Tool allows students and parents to access the IRS tax return information needed to complete the Free Application for Federal Student Aid (FAFSA). Students and parents may transfer the data directly into their FAFSA.

4. If you are eligible to use the IRS Data Retrieval Tool, we highly recommend using the tool for several reasons:

- It is the easiest way to provide your tax data.
- It is the best way of ensuring that your FAFSA has accurate information.
- You most likely won't need to provide a copy of your or your parents' tax transcript to SMC.

The Financial Aid Office may also need copies of INS (Immigration and Naturalization Service) documents to verify eligible non-citizen status, verification of Selective Service registration, a copy of the student's Social Security Card, and/or a Verification Worksheet. The Financial Aid Office will notify you if additional information is required to complete your file. All of these other forms are submitted directly to the Financial Aid Office. **DO NOT MAIL THEM TO THE FEDERAL PROCESSOR WITH YOUR FAFSA.**

FAFSA Deadlines

You may file your FAFSA or Renewal FAFSA any time after October 1 for the next academic year.

Also, The FAFSA should be completed no later than March 2 preceding the financial aid award year for which you are applying to take advantage of the limited Federal Supplemental Educational Opportunity Grant and Work-Study award funds.

Federal Direct Loan Deadlines

Please check the Student Loan Page for the current deadlines.

Cal Grant Deadlines

The Cal Grant program has two deadlines.

- March 2nd - Entitlement Deadline and Dream Application Deadline
 - September 2nd - Competitive Deadline
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California College Promise Grant Deadlines

California College Promise Grant is awarded for the current term in which the application is submitted and for following terms in the Financial Aid Year. However, California College Promise Grant is not awarded “retroactively” to prior terms in the Financial Aid Year. Please check the California College Promise Grant Page for deadlines

Grants

Grants are cash awards that do not need to be repaid. Grant awards are normally reserved for students with the highest financial need. Grant programs available at Santa Monica College include:

Federal Pell Grant

Students are automatically considered for a Federal Pell Grant when they file the FAFSA. Students may receive a Federal Pell Grant for enrollment in one or more units; however, awards for students enrolled less than full-time (12 units) are prorated based on their enrollment status. Students with a Bachelor's Degree are not eligible for a Federal Pell Grant.

Supplemental Educational Opportunity Grant (SEOG)

SEOG is a grant award made by Santa Monica College to students with exceptional need. Because funds are limited, students who apply early and are eligible for Federal Pell Grant receive first priority consideration for FSEOG. Students are automatically considered for FSEOG when they complete the FAFSA by the March 2 priority deadline. Awards for less than full-time (12 units) are prorated based on enrollment level. Note: Students with a Bachelor's Degree are not eligible for an SEOG Grant.

CAL Grant A, B, and C

Cal Grants are for California residents only. They are awarded by the California Student Aid Commission for attendance at California schools. Many criteria influence eligibility, including family income, family assets, family size, student grade point average, parental educational level, and parental marital status. If a student is eligible for Cal Grant A, this grant is put on reserve while the student is attending a California Community College. Most Cal Grant B awards are directed to California Community College students. Cal Grant C is awarded to students enrolled in vocational programs.

To apply for a Cal Grant, a student must file a FAFSA application and submit verification of their GPA. SMC submits electronically the GPA for students that have earned 16 or more degree-applicable units.

Students must be enrolled at least half-time (6 units) to receive Cal Grants. Awards for less than full-time (12 units) are prorated based on their enrollment level.

Chafee Grant Program

The California Chafee Grant for Foster Youth is free money for current or former foster youth to help pay for college or career or technical training that you don't have to pay back. You may also be able to use your grant to pay for childcare, transportation and rent while you're in school. The Chafee Grant is federally and state-funded and each year is subject to availability of funds. Be sure to go to visit EOPS for more details on the Chafee Grant and information on the Guardian Scholars program.

California College Promise Grant

The State of California offers a California College Promise Grant for California residents who are eligible for need-based financial aid. The California College Promise Grant pays for the enrollment fees for the academic year. California College Promise Grant is awarded for the current term in which the application is submitted and for following terms in the Financial Aid Year. However, California College Promise Grant is not awarded "retroactively" to prior terms in the Financial Aid Year.

Students can qualify for the California College Promise Grant if the student (if considered independent) or the parent of the student (if the student is considered dependent) is a current recipient of TANF (AFDC), General Assistance, SSI/SSP, or have certification from the California Department of Veterans Affairs or the National Guard Adjutant General that they are eligible for a dependents grant .

California College Promise Grant applications are available in the Financial Aid Office. If a student does not meet the California College Promise Grant criteria listed above, they need to file a FAFSA for a California College Promise Grant eligibility determination. It is strongly recommended that a student applies for Federal aid as well as for the California College Promise Grant program.

Emergency Book Loan Program

The Financial Aid Office offers a short-term emergency book loan program during the Fall and Spring semesters.

This loan program offers short term loans of up to \$200 for those students who meet eligibility requirements on a first come first serve basis. No interest is charged on this short-term loan. For financial aid recipients, repayment is due upon receipt of financial aid funds from the school.

Federal Work-Study Program (FWS)

FWS is employment financed with Federal funds. Students who apply for financial aid by March 2 are given priority. Students receive a monthly paycheck for hours worked. The hourly rate is from \$10.00/per hour. The total a student may earn depends on the amount of the FWS award for the student which is determined by the Financial Aid Office. Many jobs are designed to assist students in providing service to the community.

- Priority application deadline: March 2 for Academic Year.
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CalWORKs Work-Study (CWS)

Financed with state funds - CWS is employment for CalWorks recipients.

Loans

Loans are financial aid funds that the student repays after she or he completes a program of study or stops going to school. Educational loans have a low-interest rate and an extended repayment period, which makes them easier to repay than most non-educational loans. But because loans must be repaid from future earnings, Santa Monica College recommends that students use all other possible resources first and borrow only when it is absolutely necessary. Students who are planning to transfer to four-year colleges, especially, should be aware that loans are almost always the largest portion of a financial aid package at those colleges and should consider total educational indebtedness before borrowing at Santa Monica College.

Subsidized and Unsubsidized Federal Stafford Loan

Federal Stafford Loans under the Direct Loan Program is only offered to students who are enrolled in at least half-time (6 units) and who demonstrate financial need through the financial aid application process. The need-based (Stafford Subsidized Loan) can have the interest paid by the Federal government while you are enrolled in school above 6 units. Students who do not demonstrate the need for Federal Stafford Aid may still obtain a loan; however, the interest will be charged directly to the student (unsubsidized). Interest on unsubsidized loans starts to accrue at the time of check disbursement.

Federal Stafford loan interest changes annually and is based on Federal Treasury Bill rate. Interest will never exceed 8.25%. Monthly repayments, which begin six months after enrollment stops or drops below half-time, are based on the total amount borrowed but will never, be less than \$50 per month. In addition to the FAFSA, this loan requires a separate loan application, available in the Financial Aid Office.

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Federal Additional Unsubsidized Stafford Loans, like Subsidized Federal Stafford Loans, are made through the Direct Lending Program. Only students who are considered to be independent may apply for this type of Federal Stafford. Because they are significantly more costly loans, with interest accruing while the student is in school, Santa Monica College strongly discourages borrowing through this program. Students must exhaust all other resources and demonstrate that enrollment cannot continue without these additional loan funds. Applicants must also apply for Subsidized Federal Stafford Loans before applying for this type of federal aid. The interest rate for this loan is fixed at 6.8%. Students who are considering the additional unsubsidized Federal Stafford must make an appointment with the loan coordinator for additional loan counseling.

Federal Parent Loan for Undergraduate Students (PLUS)

Federal PLUS loans are loans borrowed by parents of dependent students and are also made through banks. Repayment and interest accrual begin on the day of disbursement. The interest rate is variable and changes annually, but will not exceed 9% for new borrowers.

All federal loans are submitted to the National Student Loan Data System (NLSDS), and are accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

In an attempt to decrease the number of student loan defaults and lower the level of student loan indebtedness, Santa Monica College (SMC) will adhere to the following student loan policy:

- **SMC Student Loan Philosophy**

While SMC believes that student loans are an integral part of the federal aid programs, we are deeply concerned about student loan default and high student loan indebtedness. Therefore, whenever possible, we will encourage students to select work-study or off-campus employment instead of student loans. In addition, we will encourage students to borrow as little as possible at the community college level where educational costs are lower than at four-year colleges and universities.

- **Loan Application: Case by Case**

SMC will now require loan applicants to submit a written request for student loans. Loan requests will be considered on a case-by-case and year-by-year basis. Student Loan Request forms can be submitted after a student's other Federal and State aid has been awarded--or after a determination has been made that the student is not eligible for other aid. Since research has shown that students who have academic progress problems are more likely to fall into default, a student's academic progress (or lack of it) will play a substantial part in the determination of the loan request. In some cases, the student's request may be approved, but the amount of the loan may be reduced.

- **Loan Approvals**

Students whose loan requests are approved will be sent an award letter and a loan application. The award letter will direct the student to attend a loan entrance interview. At the loan entrance interview, a staff member will provide the student with essential repayment and deferment information regarding the loan. In addition, the staff member will accept the student's completed loan application. All student loans are processed through the Department of Education's Direct Loan program. Borrowers must complete a Direct Loan Master Promissory Note (MPN) and Entrance Counseling for each year you are approved for a loan at Santa Monica College. The goal of Entrance Counseling is to help you understand what it means to take out a federal student loan.

- **Loan Exit Interviews**

In order to ensure that student borrowers are fully informed on loan repayment and deferment issues, loan recipients will be required to have a loan exit interview each academic year that they remain enrolled at SMC.

- **Additional Guidelines**

Students, whose loan requests for a Stafford Loan are approved for the academic year in the Fall Term and then go on Financial Aid Probation Warning for the Spring Term (before their loan applications are certified), will not have their loan applications certified. They will need to re-submit a request for student loan form.

First time Stafford Loan borrowers in the first year of their academic program must wait 30 days into their first semester to receive their first check. In addition, they will be required to have a special first-time borrower loan information meeting with the Financial Aid Officer before the first check will be released.

How is My Eligibility Determined?

There are four basic steps used to determine how much financial aid you may receive. These steps are:

- **Step 1: Determining Your Expected Family Contribution (EFC)**

Expected family contribution is the amount of money you (and your family, if you are dependent) can realistically be expected to contribute toward your educational costs while you are in school. It is calculated from the FAFSA you submit to the Federal processor. The calculation to determine your individual family contribution is based on the financial and other information you supply for you and your family. This contribution is subtracted from your student budget when determining the amount of your award. If you are considered an Independent Student, only your information (and your spouse's, if you are married) is used to calculate the expected family contribution. If you are a Dependent Student, your parents' income information is also used.

You are considered an Independent Student if any one of the following applies to you:

- You are at least 24 years old, or
- You are married, or

- You have legal dependents of your own, or
- You are a veteran of the U.S. Armed Forces, or
- You are a ward of the court or both of your parents are deceased.

You are considered a Dependent Student and must supply information about your parents on your FAFSA if none of the conditions above apply to you.

- **Step 2: Determining Student Budget**

A standard student budget is constructed for all financial aid recipients, which includes the average costs associated with attending Santa Monica College. Average student costs for various categories in the budgets are developed by the Financial Aid Office, using surveyed information provided by the California Student Aid Commission and the Chancellors Office for California Community Colleges.

Standard student budgets are constructed recognizing different costs for three categories of students: self-supporting, not self-supporting, and less than half time (Less than half-time budgets are used to determine Federal Pell eligibility only).

BUDGET ADJUSTMENTS are automatically made to add additional tuition for non-resident students and additional fees for students when applicable. Students may request adjustments when they have additional costs for (non-discretionary) expenses such as childcare, uninsured medical or dental expenses, additional supplies or tools required for their programs that are in excess of the standard budget allowance, and additional expenses related to a disability which is not paid for by an outside funding agency.

- **Step 3: Determining Financial Aid Eligibility**

When the Financial Aid Office has determined an accurate expected family contribution, it subtracts the family contribution (EFC) from the standard student budget. The result is the amount of financial aid a student is eligible to receive.

- **Step 4: Packaging Financial Aid**

Once a student's financial aid eligibility has been determined, the Financial Aid Office will first include all grant funds that the student is eligible to receive in the award package. If there is a remaining need and the student indicated that he/she would accept work, SMC will package Federal Work-Study if funds are available. Federal Stafford Loans will not be packaged automatically. Students requesting loans will need to submit a Loan Request Form. Requests will be approved on a case-by-case basis. (See: SMC Loan Policy.) Students applying by the priority deadline will be given first consideration for SEOG and Federal Work-Study.

What if I Have Special Circumstances?

The process of determining eligibility for financial aid uses standard formulas and standard student budgets. The Financial Aid Office recognizes that some students have unusual, special circumstances that may not appear in the standard process of determining eligibility. Students with special circumstances are encouraged to contact the Financial Aid Office for review of their financial aid package based on those individual circumstances. Students should bring receipts or other documentation of unusual circumstances.

Award Notification

The Financial Aid Office normally begins notifying students who meet the March 2 priority application deadline of the amounts and types of their awards during the spring term. Applications received after the priority deadline - are processed on a first-come, first-served basis. Award notification normally takes between four to six weeks from the time the student's complete application is submitted to the Financial Aid Office.

Financial Aid Orientation Meetings

Each year when students are sent an award notification - they are informed that they need to review the Orientation summaries on the Financial Aid website. Students will receive important information about their award and the Satisfactory Academic Progress (SAP) requirements that must be adhered to.

Financial Aid Enrollment Level Determination:

Pell Grant, SEOG Grant, and Cal Grant awards on the award letter are based on full-time attendance. Students enrolled less than full time will have their actual awards prorated (lowered.)

The date used for determining the financial aid enrollment level for a term is the Financial Aid Census Date--which is at the beginning of the 10th academic week of the fall and spring semester.

For financial aid purposes, enrollment will be frozen on that date. If a student adds an additional class (or classes) after that point, the added units will not be factored into the determination of the enrollment level for the term. Likewise, if a student drops a class (or classes) after that date, the dropped class (or classes) will not lower the enrollment level for financial aid disbursement purposes provided that the student does not withdraw from all classes.

The only exception to this rule would be for late-start classes that begin after the District's first census date. (These dates will be specified in the Schedule of Classes.) Open-entry courses added after the Financial Aid Census date, though, will not be factored into the determination of enrollment level.

Disbursements

Check disbursements are scheduled twice during a semester. The first half of your Federal Pell, SEOG, and Cal Grant awards are mailed to you at the beginning of the semester and the second half is mailed approximately mid-way through the semester.

Federal Stafford Loan checks are disbursed twice during the academic year, one check per semester. Students attending just one semester receive two loan checks during the semester. The Financial Aid Office will notify you when a bank loan check has been received and is ready for disbursement. First time borrowers in the first year of their program cannot receive their first disbursement until 30 days after the beginning of their first semester.

Federal Work-Study checks are produced for disbursement by the Payroll Office once a month, based on hours worked in the previous month. You must submit a time-sheet for the previous month's hours to be paid for the hours you work.

Required Identification

You will always be asked to present one type of photo ID (such as a California driver's license or California Identification Card) each time you pick up a student loan, Federal Pell, SEOG, or Cal Grant, check at the Auxiliary Business Office.

Winter Enrollment

Winter units are added to Spring units for Pell Grant payment purposes.

- Students enrolled in 3 Winter units and 9 Spring units will be considered "full time"
- Students enrolled in 3 Winter units and 6 Spring units will be considered "3/4 time"
- Students enrolled in 3 Winter units and 3 Spring units will be considered "1/2 time"

Summer Pell Grants (for students paid "less than full time" in either the fall or spring terms)

Students who have not been paid their full yearly Pell Grant amount for the academic year in the previous Fall and Spring terms may be eligible for a Summer Pell Grant. Enrollment level for Summer Pell Grants will be based on student's enrollment level on the District's financial aid census day.

However, the following students (with remaining Pell eligibility) will not qualify for a Summer Pell:

- Students who had exceeded the maximum time frame and had been approved through the appeal process only through the Spring term.
- Students who had been SAP ineligible for the Summer term.

Satisfactory Academic Progress Policy

To be eligible for federal financial aid, a student must make satisfactory academic progress. Santa Monica College has adopted the following satisfactory academic progress policy, which contains elements specified in federal regulations.

I. Qualitative Requirements

All financial aid students are required to maintain a minimum overall GPA of at least 2.0.

II. Quantitative Requirements

A. Maximum Time Frame

All financial aid students will be expected to complete their program within 150% of the published length of the program. Students enrolled in 60 unit AA/AA or 4-year transfer programs, or vocational programs will be expected to complete their program by the time they attempt 90 units. Students enrolled in vocational programs of less than 60 units will be given a maximum time frame (attempted units) that is 150% of their program's length.

B. Pace (Previously called Completion Rate)

To measure whether students are progressing at a "pace" that will see them complete their course of study within the maximum time frame, SMC will evaluate the completion rate (pace) of financial aid students at periodic intervals. At each interval, students will be expected to have completed at least 67% of all units attempted. Classes with grades of A, B, C, D, and CR (credit) are considered to have been completed. Classes with grades of F, NC (no credit), I (incomplete), and RD (grade withheld) will not be considered as completed. Classes taken at other institutions through a consortium agreement will also be included in the pace rate assessment.

III. Increments

The academic progress of financial aid students will be evaluated twice each academic year, once after the fall term and once after the spring term. Progress will be evaluated after grades for the previous term are posted. Beginning in Summer 2012, progress will also be evaluated after the summer term.

IV. Financial Aid Warning (Previously called Financial Aid Probation)

When the academic progress of financial aid students is evaluated, students whose overall GPA is below 2.0 or whose overall pace rate is below 67% will be placed on Financial Aid Warning status. In addition, students who are either transferring from another college/university or who are continuing SMC students that previously did not apply for financial aid will be placed on Financial Aid Warning status if their overall GPA is below 2.0 or if their overall pace rate is below 67%. Students on Financial Aid Warning will be eligible for financial aid during the term that they are placed on "warning" status. After the term, if a student's GPA and pace rate meet the District's minimum standard, the student will no longer be on Financial Aid Warning status and will be considered to be making academic progress. Students who do not meet the GPA and pace rate standard will be placed on Financial Aid Disqualification.

V. Financial Aid Disqualification (Previously called Financial Aid Suspension)

Students on Financial Aid Warning status for a term are required to improve their efforts during the term. After the term is over, SMC will again assess the student's GPA and pace rate. If either the GPA or pace rate fails to meet the federal standards, the student will be placed on Financial Aid Disqualification. Students who exceed the maximum time frame will be placed on Financial Aid Disqualification. In addition, students who have failed to reach a 2.0 GPA by the end of their second academic year will be placed on Financial Aid Disqualification. Since students begin at various times during the school year, a student will be considered to have completed their second academic year after attending four (4) fall or spring terms.

VI. Financial Aid Reinstatement

Students, who are disqualified because they failed to achieve the minimum GPA and/or Pace requirements (after first being placed on Warning status,) will be reinstated if they meet the GPA and pace rate requirements at the next evaluation.

VII. Appeal of Financial Aid Disqualification

Students who are placed on Financial Aid Disqualification, though, may appeal for reinstatement. Both students who have exceeded the maximum time frame and those who have failed to maintain the minimum GPA and/or pace rate standards will be required to see an academic counselor for an education plan that accurately reflects their goals. In addition, students will be required to submit a letter of appeal which explains their particular situation. Documentation of special circumstances, such as health issues, would also be required. Students who are approved by the appeal committee will be placed on Financial Aid Probation status for one term. Individuals with GPA or pace rate deficiencies will be expected to make improvements - during their Probationary Term - in the quality and/or quantity of their work. If either their GPA or pace rate fails to meet SMC's standards, they will again be placed on FA Disqualification. Appeal approvals for students who have exceeded the maximum time frame will only be for the specific courses they need (per the Financial Aid Academic Counselor) for their primary educational goal. All appeal approvals are for one term.

VIII. Repeated Courses

All repeated courses will be included in the maximum time frame and the overall pace rate assessment. For GPA purposes, students who are allowed to repeat failed classes and subsequently earn a satisfactory grade - will have their satisfactory grade replace their initial failed grade in the GPA calculation. Per new federal guidelines, students (for financial aid purposes) can repeat a class that they received a passing grade of D only one time.

IX. Transfer Courses

Courses taken at other institutions will be counted when calculating a student's maximum time frame and pace rate, provided the courses will apply toward degree or certificate requirements. Courses at proprietary and trade schools will generally not be accepted for credit toward district degree or certificate requirements. Upper-division courses from four-year colleges and universities will be counted when calculating maximum time frame and pace. All students with bachelor degrees will be considered to have exceeded the maximum time frame and must be approved by an appeal committee before being funded. Foreign courses will be counted if they have been professionally evaluated and accepted by the district. Students, though, with a foreign bachelors degree will be considered to have exceeded the maximum time frame.

X. ESL Courses

ESL courses will not be counted when determining the remaining maximum time frame for a student unless the ESL course is degree applicable. The academic progress in ESL courses will be considered when assessing both the student's overall GPA and overall pace rate.

XI. Remedial Courses

The first 30 remedial English and math courses attempted will not be counted when determining the remaining maximum time frame for a student. The academic progress in these remedial courses will be considered when assessing both the student's overall GPA and overall pace rate.

XII. Incomplete Courses

Incomplete "I" grades will be considered as "attempted," but will not be considered to have been "completed." If a student's "I" grade changes during a term, it is the student's responsibility to inform the financial aid office of the change. If the change of grade will affect the student's financial aid eligibility, the financial aid office will then do a recalculation during the term. Otherwise, the change of grade will not be factored into the overall pace rate until the next incremental assessment.

What if I Withdraw from Santa Monica College?

If you withdraw completely from classes during the College tuition and fee refund period and a California College Promise Grant Waiver paid your fees, you will not receive a refund of the fees paid by the California College Promise Grant. If you do not receive a California College Promise Grant and your financial aid was used to pay your tuition and fees, your refund will be based on the College refund policy.

If you partially drop classes during a term but do not completely withdraw, your financial aid disbursement may be adjusted according to your adjusted level of enrollment. A partial withdrawal could have an effect on your Satisfactory Academic Progress, but will not usually require repayment of funds.

- Repayment requirements:

In accordance with Federal law, students who receive federal financial assistance and completely withdraw from all classes before completing more than 60% of the semester will be required to return any unearned federal funds. The amount of the repayment will be calculated on a pro-rata basis of the number of calendar days in the term. FWS earnings are excluded from the calculation. Pell Grant, SEOG, and Stafford Loans (Title IV federal financial aid) will be included in the calculation.

The Financial Aid Office will identify on a weekly basis through the 60% point in a term all students who completely withdraw by one of the methods shown above. Santa Monica College will return any funds due from the institution to the program and will simultaneously notify the student of any funds she/he must repay. If the student has not received unearned funds, she/he will be notified of the availability of those funds. Determination of repayment will occur within a thirty-day period of the withdrawal. If a student does not officially withdraw, the final grade reports will be used to determine the withdrawal date and SMC will return funds and notify students within 30 days of receipt of final grades.

- How is the Amount of Title IV aid to be Returned Calculated?

The percentage of Title IV aid earned (student may keep the money) is determined as follows:

- "Number of days student completed" divided by "number of calendar days in the term" = percentage of Title IV earned.
- Multiply the "amount of Title IV funds that student was eligible to receive in the term" by the "percentage of Title IV earned". This is the amount of Title IV aid the student earned and is entitled to keep.
- If the earned amount is greater than the amount the student has received, the student is owed an additional disbursement. The student will be notified of the amount that can be paid.
- If the earned amount is less than the amount the student has received, a repayment of Title IV funds is due.

- The percentage of Title IV aid unearned (student must repay money) is determined as follows:

- Subtract the amount of aid earned from the total financial aid paid = the amount of aid to be returned or the student's unearned financial aid.
- Subtract the college's repayment from the amount shown above (the college's unearned part of the fees).
- If the student received a grant, 50% of the balance due will be subtracted from the debt. The remaining amount due must be applied to repayment of the federal funds from which financial aid was received.

- The repayment will be applied to Title IV funds in the following order:

- Unsubsidized Stafford Loans
- Subsidized Stafford Loans
- Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)

Enrolling at Two or More Colleges Within the Same Academic Year

Students cannot receive Federal Financial Aid at two schools at the same time.

Eligible Programs of Study

Students enrolled in the following programs of study ARE ELIGIBLE to receive federal financial aid:

- All SMC programs leading to an Associate in Arts / Science degree
- All SMC programs leading to transfer to a four-year institution
- SMC vocational programs of at least 16 units leading to a certificate

Students enrolled in the following programs of study ARE NOT ELIGIBLE to receive federal financial aid:

- SMC vocational programs of less than 16 units (such as Accounting Assistant I and Accounting Assistant II)
 - Students taking classes with the intent of transferring to a program at another community college
 - In addition, students who are not in a specific course of study, but are taking classes for self-enrichment, are not eligible to receive federal financial aid.
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