

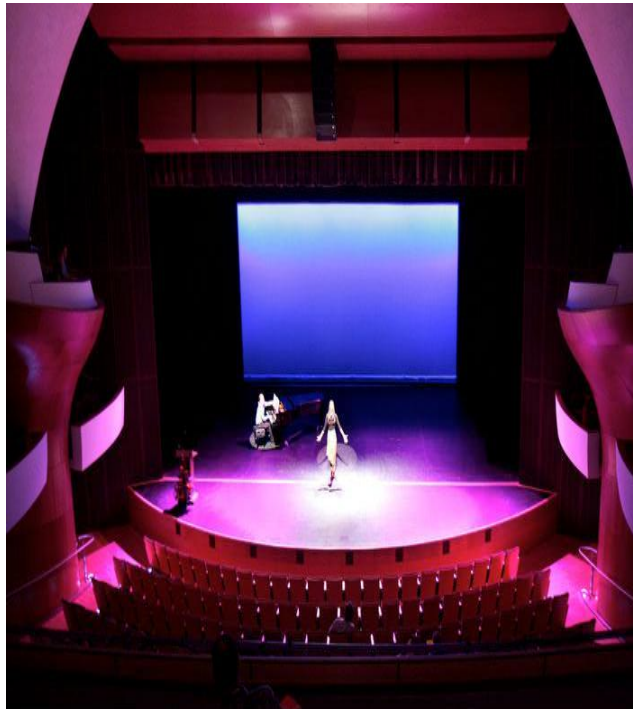
Financial Aid Home

- AB 540/Dream Act
- Appeals
- Applying for Financial Aid
- BOG Fee Waiver
- CalGrant GPA Submissions
- Chafee Grants
- Deadlines
- FAQs
- FERPA
- FORMS: Fall '15/Spring '16
- Handbook
- IRS-1098-T Info
- Links
- Loans
- Orientation
- Overview of Aid Programs
- SAP Policy
- Scholarships
- Student Employment
- Tax Transcripts-Verification
- Veterans

Consumer Information

- Net Price Calculator

## Financial Aid Handbook



### HOURS of OPERATION for WINTER

Monday	8:30am to 4:30pm
Tuesday	8:30am to 4:30pm
Wednesday	8:30am to 4:30pm
Thursday	8:30am to 4:30pm
Friday	8:00am to 12:00pm

### Message to the Student:

Financial aid is money for college. It is provided by the United States taxpayers to ensure 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 (in a fair way) 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 in the Admissions Complex or call us at (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.

Steve Myrow

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;
- Be enrolled or eligible for enrollment at SMC.
- 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 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 home schooled;
- Not be in default on a Federal student loan or owe a repayment on a Federal student grant;
- Supply an accurate Social Security Number and name.

### 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.

A packet of application materials and instructions is available at the Financial Aid Office, beginning in January preceding each award year. The award year begins with the summer term (for work study only,) and includes the following fall and spring terms.

Following is a list of required applications and forms:

#### 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) back to the student. The Expected Family Contribution (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 [www.fafsa.ed.gov](http://www.fafsa.ed.gov) address. First time web applicants need to print and submit a signature page.

(Students may also request a pin number that can be used in place of the signature page.) Students that apply electronically in subsequent years are not required to print and submit an additional signature page.

#### 2. OTHER FORMS AND DOCUMENTS

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

**Beginning 2012-2013-** For verification purposes, new Federal regulations now require a *tax transcript* instead of a copy of a tax return to verify your income.

- 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.
- If you are eligible to use the IRS Data Retrieval Tool, we highly recommend using the tool for several reasons:
  1. It is the easiest way to provide your tax data.
  2. It is the best way of ensuring that your FAFSA has accurate information.
  3. You 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.**

### What are the Deadlines?

#### Federal Aid Deadlines

You may file your FAFSA or Renewal FAFSA any time after January 1 for the next fall and spring semesters. Financial aid funds, though, *are limited in the Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS) programs*. To make sure your application is considered for these types of federal aid, the FAFSA should be completed no later than March 2 preceding the financial aid award year for which you are applying.

For example - applications for the 2015-16 school year, should be filed by March 2, 2015. If funds remain after awarding students who have met those deadlines, the Financial Aid Office will continue to make awards on a first-come, first-served basis.

Applications for the 2015-16 school year, should be filed by March 2, 2015.

Applications for financial aid funds such as Federal Pell Grants and Federal Stafford Loans can still be filed through the spring term of that award year.

#### Please note:

The FAFSA application deadline for any academic year is June 30 - however SMC students must have a FAFSA application on file by the last day of the spring semester for that academic year to be considered for federal aid.

For academic year 2014-15 - FAFSA applications must be received by June 16, 2015.

For academic year 2015-16 - FAFSA applications must be received by June 14, 2016.

Federal Stafford loan requests for the full 2014-15 academic year and for Spring 2015-only are accepted until May 8, 2015. Loan requests for Fall 2015-only are accepted through November 9, 2015. For the Spring 2016 semester - loan requests will be accepted through May 2, 2016.

#### Cal Grant Deadlines

For the 2015-16 school year, the Cal Grant program now has two deadlines. March 2, 2015 is the first deadline for applying for a Cal Grant. To apply for a Cal Grant, a student must submit both a FAFSA to the federal aid processor and a CAL Grant GPA Verification Form to the California Student Aid Commission. Students who miss the March 2 deadline will have a chance to apply by the second (September 2, 2015) deadline.

#### Board Of Governors (BOG) Fee Waiver Deadlines for 2015-16

BOG waivers are awarded for the **current term** in which the application is submitted and for following terms in the Financial Aid Year. However, BOG Fee Waivers are not awarded "retroactively" to prior terms in the Financial Aid Year.

#### BOG Waiver fee waiver deadlines:

Fall 2015 12/22/15

Winter 2016 02/11/16

Spring 2016 06/14/16

BOG waivers begin in the summer semester of each academic year and must be renewed every year.

### What Kinds of Financial Aid Can I Receive?

#### 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 who receive an Expected Family Contribution (EFC) of 4700 or less on the Student Aid Report (SAR) are eligible for a Federal Pell award. Less than half-time students must have an EFC of 2600 (or lower) to be eligible. 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. Note: Students with a Bachelor's Degree are not eligible for a Federal Pell Grant.

Awards range from: \$502 to \$5,730

### 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.

Awards range from: \$50 to \$200

Priority application deadline for 2014-15 school year: March 2, 2015

Priority application deadline for 2015-16 school year: March 2, 2016

### 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. Students who appear to be eligible to receive Cal Grant C will also receive a supplemental form to complete. In the 2015-2016 academic year, students have two application deadlines: March 2, 2015 and September 2, 2015.

To apply for a Cal Grant, a student must file a FAFSA application and submit verification of their GPA.

Note: 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.

Priority application deadline for 2015-16 school year: March 2, 2015

Priority application deadline for 2016-17 school year: March 2, 2016

Maximum awards are:

- Cal Grant B \$1,648
- Cal Grant C \$547

### 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 child care, 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.

### Enrollment Fee Waivers

#### Board of Governors Fee Waiver (BOG)

The State of California offers a BOGW for California residents who are eligible for need-based financial aid. The BOGW pays for the enrollment fees for the academic year--once eligibility has been determined.

BOG waivers are awarded for the current term in which the application is submitted and for following terms in the Financial Aid Year. However, BOG Fee Waivers are not awarded "retroactively" to prior terms in the Financial Aid Year.

Other fees, for example: parking, student activities, health fee and ID card fees, must be paid by the student.

Students who do not apply for Federal financial aid may qualify for a BOGW if they meet the State defined income requirements. The income standards listed below are based on income for the 2015 tax year. If the student is considered independent, school would use the student income only. If the student is considered dependent, schools would use the parent income only.

In addition, students can qualify for the BOGW 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 fee waiver.

**PLEASE NOTE: Those who receive [only CalFresh benefits](#) would not qualify for a BOG-A waiver.**

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

**PLEASE NOTE: Waivers are awarded for the current term in which the application is submitted and for following terms in the Financial Aid Year. Waivers are not awarded retroactively to prior terms.**

### Work Study Employment

#### 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, 2015 for Academic Year 2015-16.

#### 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.

Federal Stafford Loans prior to July 1, 2010 may have been awarded through the Federal Family Education Loan (FFEL) Program which would have included lending institutions such as banks and credit unions. Students who have borrowed loans on or after July 1, 2010 may only receive federal loan aid through the Direct Loan Program. Please Note - both programs provide Federal Stafford Subsidized, Federal Stafford Unsubsidized, and PLUS loans, they also have origination and insurance fees that could range from 1-4% and they are deducted from the loan proceeds before the loan is received. These fees are also calculated into the student's loan repayment obligation.

To ensure students are aware of all the provisions and responsibilities of borrowing from the educational loan programs, all loan applicants must attend an entrance interview loan counseling meeting before receiving an initial loan check disbursement, and an annual loan exit interview. Students may request a loan by completing the Loan Request Form.

### Subsidized and Unsubsidized Federal Stafford Loan

Federal Stafford Loans under Direct Loan Program are 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 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.

#### Annual Maximum:

- \$3,500 until completion of first year of program
- \$4,500 after completion of the first 30 units of the program

#### Loan Request Accepted:

- Through November 9--for Fall 2015 term;
- Through May 2--for Spring 2016 term

Semester Awarded			
Subsidized Federal Stafford Loan Repayment Schedule			
Sample Subsidized Federal Stafford Repayment (\$)			
Loan Amount	Monthly Payment	Total Interest @ 3.4%	Total Prepaid
3,500	50	406.63	3906.63
5,500	54.13	995.59	6495.59
8,000	78.73	1448.24	9448.24
12,000	118.1	2172.25	14172.25
15,000	147.63	2715.19	17715.19

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. **Annual Maximum: \$4,000**

### 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 begins on the day of disbursement. The interest rate is variable and changes annually, but will not exceed 9% for new borrowers.

**Please note that 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.**

### 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.

## SMC Loan Policy

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.)

Standard Student Budget 9 month budget	At Home	Away from Home
Books & Supplies	1,746	1,746
Room & Board	4,599	11,493
Transportation	1,500	1,500
Personal Expense	2,871	2,871
Enrollment/Health Fees	1,297	1,297
<b>Total</b>	<b>\$12,013</b>	<b>\$18,907</b>

(NOTE: Full-time non-California residents have an additional \$5552 in tuition added to their budgets.)

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 child care, 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 are 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.

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	<b>STUDENT COSTS (student budget)</b>
(minus)	- STUDENT EXPECTED FAMILY CONTRIBUTION
(equals)	= STUDENT FINANCIAL AID ELIGIBILITY

#### 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 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.

### When and How do I Find Out How Much Financial Aid I Will Receive?

#### 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.

#### Sample Award Packages

Please note that eligibility for Cal Grant B or Cal Grant C, other scholarships, and/or student loans would be in addition to these sample award packages. However, as most financial aid awards are need based, your total award package cannot exceed your total financial need. It is the policy of the Financial Aid Office to reduce first loan awards, then Work Study awards, and finally, SEOG awards to prevent a student from being over awarded.

At Home Sample Award Package

Sample Award		
At Home		
	High Need	Moderate Need
Pell	5550	2000
SEOG	400	0
BOG Waiver	676	676
FWS	2500	2500
Total	\$ 8215	\$ 5084

Away From Home Sample Award Packages

Sample Award		
Away from Home		
	High Need	Moderate Need
Pell	5550	2000
SEOG	400	0
BOG Waiver	676	676
FWS	2500	2500
Total	\$ 8215	\$ 5084

#### 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.

### How and When Will I Actually Receive My Financial Aid?

#### 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 and Pell, SEOG, and Cal Grants

Winter units are added to Spring units for 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 first 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 Spring term.

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

Students who have been paid full time for the Fall and Spring term, will be eligible for 'year round Pell' in summer, if they have completed more than 24 units in the previous fall, winter, and spring terms.

## 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 fail 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 fail 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

"I" (incomplete) grades will be considered as "attempted," but will not be considered to have been "completed." If 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.

## Special "SAP" Considerations

### Pace Rate Calculation

The pace rate calculation is as follows:

Units Completed/Units Attempted = Pace Rate

### Withdrawals And Grades Of Incomplete

Students who withdraw from classes or receive grades of "incomplete" will have those classes included in the "pace rate calculation." "Withdrawals" and "incompletes" will be included with all other classes attempted.

### Grades of "F" And "No Credit"

Students who receive grades of "F" or "No Credit" do not receive credit for the classes attempted. Thus, these classes would not be considered to have been completed.

### Grades of "D" Or Better And "Credit"

Students who receive grades of "D" or better and "credit" will receive credit for the classes attempted. Thus, these classes would be considered to have been completed.

### Repeated Courses

SMC Financial Aid will follow the SMC policy regarding repeated courses.

### Progress In Summer Sessions

A student's progress in summer session will be counted when assessing overall pace rate and overall GPA.

## What if I Withdraw from Santa Monica College?



If you withdraw completely from classes during the College tuition and fee refund period and a BOG Waiver paid your fees, you will not receive a refund of the fees paid by the BOGW. If you do not receive a BOG Waiver 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 your adjusted level of enrollment. A partial withdrawal could have an effect on your Satisfactory Academic Progress, but will not usually require a 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 a 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 money) is determined as follows:

- "Number of days student completed" divided by "number of calendar days in term" = percentage of Title IV earned.
- Multiply the "amount of Title IV funds that student was eligible to receive in 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) Repayment will be required within 30 days or by the last day of the term of the complete withdrawal. Grant repayments will be reported to the Federal Government immediately. If a student fails to repay the debt due, the student will be reported to the Federal Debt Collection Center in Greenville, Texas.

Any student owing a grant repayment will not be eligible for any federal financial aid until the debt is repaid or a repayment agreement is made.

If you have questions about the repayment requirements, please contact the Financial Aid Office at (310) 434-4343 for more information about the calculations or the consequences of complete withdrawal.

### EXAMPLES OF RETURN OF TITLE IV CALCULATIONS

#### Example #1

Karishma, a California resident, attended SMC during fall semester. She was enrolled full time and was eligible to receive a Pell Grant for \$1650 and an SEOG Grant for \$500. She received the first disbursement check for \$950 (half of her full term grant eligibility) during the second week of the term. Then, in the fourth week, she withdrew from all classes. After completing the "Return of Title IV Calculation," SMC determined that she was enrolled in 13.1% of the term and was required to return (pay back) \$336.86.

#### Example #2

Mario, a California resident who recently graduated from high school, attended SMC during a Fall semester. He received a financial aid check for \$725 (which includes a Pell Grant payment for \$625 and an SEOG Grant payment for \$100) in the 4th week of the term. In the 10th week, he received another financial aid check for \$725. At the beginning of the 12th week, Kyle dropped three of his classes and remained enrolled in only one 3-unit course.

Is he required to repay any of the financial aid he received?

No. Return of Title IV calculations is only required if a student withdraws from all classes. Kyle, though, will have a pace rate below the required minimum of 67%, and will be placed on financial aid warning for the spring term.

### 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.

## Rights and Responsibilities

### YOU HAVE THE RIGHT TO:

- Know what financial aid programs are available;
- Know the deadline for submitting applications for each of the programs available;
- Be informed of financial aid policies and procedures;
- Know how your financial need was determined and what resources (such as your income, assets, parental contribution, and other financial aid) were considered in the calculation of need;
- Know how much of your financial aid eligibility has been met as determined by the Financial Aid Office;
- Know what portion of your financial aid must be repaid, and what portion is gift or aid received from work;
- Know how the Financial Aid Office determines whether you are making satisfactory academic progress and what the consequences are if you are not;
- Know that the SMC Financial Aid Office strictly adheres to the Family Educational Rights and Privacy Act (FERPA)--which protects the privacy of student educational records. (Parents may request information as to which records FERPA allows them to inspect and review.)
- Know that SMC Financial Aid strictly guards the confidentiality of your information.
- Request an explanation of the various programs in your financial aid package;
- Know the terms of any loans you receive, and your deferment, cancellation, and forbearance rights;

### YOU HAVE THE RESPONSIBILITY TO:

- Complete all application forms accurately and submit them on time;
- Provide correct information. Misrepresentation of information on financial aid applications is a violation of Federal law and may be a criminal offense;
- Return all documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application in a timely manner;
- Read and understand all forms that you are asked to sign and keep copies of them;
- Accept responsibility for all agreements that you sign;
- Repay all loans including the interest on those loans;
- Perform the work that is agreed upon in accepting a Federal Work-Study award in a satisfactory manner;
- Be aware of refund and repayment procedures;
- If you are a recipient of a student loan, notify your lender and Santa Monica College of any changes of address, name and/or enrollment status;
- If you have a loan, attend an annual Loan Exit Interview;
- File all required student loan deferment or cancellation forms on time;
- Report any change in the information used to determine your eligibility, including name, family size, or financial resources;
- Notify the Financial Aid Office immediately if you withdraw from school or reduce enrollment.
- Have transcripts sent directly to the SMC Admissions office.

### Where Do I Find Out About Other Types of Assistance?

- **EOPS** (Extended Opportunity Programs and Services) provides academic support services for low-income, educationally-under prepared students. Contact the EOP&S Office at (310)434-4268 for more information. They are located next to the Financial Aid Office in the Admissions and Records Complex.
- **Disabled Student Office** provides accommodations (such as mobility assistance, special parking, loan of special adaptive equipment) to students with disabilities. Call the Disable Student Office at (310) 434-4265 for more information. They are located next to Admissions and Records
- **Veteran's Benefits** information and certification is provided through the Veteran's Resource Center. Call (310)434-8205 for more information.
- **Scholarship** information and applications for local scholarship are coordinated through and available from the Scholarship Office at 1738 Pearl Street. Call 310-434-4290 for more information.

## Campus Security/Student Right To Know Information

Information regarding crime statistics and related inquiries is available in the SMC Police Department at 1718 Pearl Street and/or on the SMC College Police and Safety Services [website](#). Their phone number is 310-434-4300. Other information can be found on the [Consumer and Safety Information](#) page.

### Equal Opportunity Statement

In compliance with the provisions of Title VI of the 1964 Civil Rights Act, Title IX of the Educational Amendments of 1972 (45 CRF 86), the Rehabilitation Act of 1973, Section 504.104.7 and 104.8 A and B (PL93-112), and the Americans with Disabilities Act of 1992 legislation, and Santa Monica College policy, the College of Santa Monica College Financial Aid Office does not discriminate on the basis of age, sex, sexual orientation, race, color, national or ethnic origin, or disability in the determination of financial aid eligibility.

### Accreditation Information

Santa Monica College is approved by the Office of the Chancellor of the California Community Colleges and is fully accredited by the Western Association of Schools and Colleges, the recognized local accrediting agency which is affiliated with the Federation of Regional Accrediting Commissions of Higher Education. The Office of Private Post-secondary Education also approves Santa Monica College to offer courses to U.S. Veterans for collection of veterans' benefits. **The Nursing Program** is accredited by the National League for Nursing Accrediting Commission. **The Respiratory Therapy Program** is accredited by the Joint Review Committee for Respiratory Therapy Education and the Commission on Accreditation for Respiratory Care; and the **Cosmetology Program** is certificated and licensed by the State Board of Cosmetology under the State Department of Consumer Affairs per the Cosmetology Act of 1985. The accreditation reports and approval are available for review in the Office of the President.

## Other Sources of Information (including Scholarships)

- **FEDERAL STUDENT INFORMATION CENTER** for questions about Federal student financial aid:
  - Box 84 Washington, D.C., 20044
  - 8 a.m. - 8 p.m. Eastern Time
  - 1-800-4-FEDAID (1-800-433-3243)
- **CALIFORNIA STUDENT AID COMMISSION** for questions and information about Cal Grant A, B, and C:
  - P.O. Box 510625

Sacramento, CA 94245-0625  
(916) 445-0880  
<http://www.csac.ca.gov/>

- **IMMIGRATION & NATURALIZATION SERVICE (INS):**
  - Appraiser's Bldg., Room 300  
630 Sansome Street  
San Francisco, CA 94111  
(800) 375-5283
- **FASTWEB A free online scholarship research service.**
  - <http://www.fastweb.com>
- **FAFSA on the Web:** A web version of the Free Application for Federal Student Aid.
  - <http://www.fafsa.ed.gov>

## Fraud

A student who attempts to obtain financial aid by fraud may be suspended from Santa Monica College and from financial aid for unsatisfactory conduct. The College may report such instances to local law enforcement agencies, to the California Student Aid Commission, and/or to the Federal Government.