



AP 5130 FINANCIAL AID

References:

Education Code Sections 66021.6, 66025.9 and 76300;
Title 5 Sections 55031, 58600 et seq.;
20 U.S. Code Sections 1070 et seq.;
34 Code of Federal Regulations Section 668; (U.S. Department of Education regulations on the Integrity of Federal Student Financial Aid Programs under Title IV of the Higher Education Act of 1965, as amended.);
Financial Aid Programs under Title IV of the Higher Education Act of 1965, as amended.;
ACCJC Accreditation Standard III.D.15

Financial aid is available to eligible students through grants, scholarships, loans, and part-time employment. Recipients may receive more than one category of assistance and in some cases, assistance from all four categories.

While the District subscribes to, and supports the philosophy that the primary responsibility for funding college expenses rests with students and their families, it recognizes that some students or their families have limited financial resources and are unable to meet all of the expenses associated with higher education without supplemental assistance.

Financial Aid programs offered include:

- Board of Governor's Fee Waiver (BOGW)
- Cal Grants
- Federal Pell Grants
- Federal Direct Student Loan Program
- SEOG (Supplemental Educational Opportunity Grants)
- Federal Work Study
- Scholarships

Application Process

Students who would like to be considered for financial aid must apply using either the Free Application for Federal Student Aid (FAFSA), California Dream Application or the BOGW (Board of Governor's Fee Waiver) Application. Links to these forms can be found on the Financial Aid Office's website. Some financial aid resources require a student to submit additional application materials; scholarships, for example, might have a completely separate form to submit to the funding agency. The Financial Aid Office is not responsible for the application process of outside resources like non-SBCC scholarships, but all students are encouraged to apply for scholarships that might contribute to their financial resources while attending college.



Deadlines

See the Financial Aid webpages on the District's website for semester specific Financial Aid deadlines. All deadlines will be strictly adhered to.

Student Eligibility

The federal government is the primary source of financial aid for college students. Students must meet several requirements in order to be eligible to receive federal aid. The following requirements are common to most federal (and many other) financial aid programs:

- Students **must have financial need** and demonstrate it through their financial aid application materials. (**Note:** However, there are some loan programs and many scholarship programs available to students who do not need to demonstrate financial need.) It is strongly recommended that students apply for aid by the deadline dates if they think they may need financial assistance.
- In order to *receive* financial aid, **students must be admitted to the college** and working toward a degree or certificate. (However, students may apply for aid before being accepted for admission or enrolled.)
- To qualify for all federal aid, students must be **U.S. citizens or eligible non-U.S. citizens**. State aid may be available to some eligible non-citizens.
- All students must have a valid Social Security Number to be eligible for federal aid.
- Most male students who are between the ages of 18 and 25 must be registered with the U.S. Selective Service.
- Continuing students must be making **satisfactory academic progress**.
- Students receiving federal student aid may use it for educational purposes only.
- To continue to qualify for financial aid, students may not owe a refund on a federal grant or be in default on any federal educational loan.

Ability to Benefit

- Applicants to the college who do not hold a high school diploma or its equivalent and who wish to receive Federal financial aid must demonstrate their ability to benefit from college enrollment. Ability to benefit is demonstrated by scores received on assessment instruments prescribed by the Federal government taken prior to approval for Federal financial aid or the completion of six college credits that are applicable to a degree or certificate at SBCC.
- Students will be tested in reading, writing and computation using the College Board's Accuplacer exam. ESL students will be given the opportunity to be tested using the Combined English Language Skills Assessment (CELSA).
- Students will be assigned to either of these two ATB tests based on results of the College's regular assessment test.
- Federal guidelines require that the passing scores for qualification for Ability-to-Benefit for Accuplacer are set as one standard deviation below the mean for students graduating from high school who have taken the exam in the past three years. This data is determined by the test publisher. The passing score for the



- CELSA is one standard deviation below the mean as determined by the test publisher.
- Students must successfully pass the CELSA or the Accuplacer to be considered "able to benefit."
 - Students will be required to use the time parameter established by the test publisher, except for applicants with documented disabilities who require extended time on tests.
 - Federal guidelines require that the College follow the re-test policy established by the test publisher.
 - **Accuplacer:** Within any three-month period, ATB candidates may be permitted an initial test and one retest. There should be a two-week period between the initial test and the retest. If the candidate does not pass the retest, he/she must wait three months from the date of the initial test.
 - **CELSA:** The ATB candidate may take a retest at any time. Retakes requested within 15 days of a previous test require that an alternate form be given. Retests are allowed under the following circumstances:
 - The first testing situation did not reflect the student's ability. Examples of situations where the student's ability was not accurately assessed could be an interruption during testing, or extreme illness during testing.
 - The student's ability has significantly changed since the previous test. This change could be the result of a learning activity such as classroom instruction.
 - The student missed passing by only a few points. Scores received on the other College's assessment instruments used for placement of all new matriculated students shall not be used for purposes of "Ability to Benefit."

Payment Procedures

The District shall disburse all financial aid funds to eligible students in two disbursements per semester with the only exceptions of scholarships and academic year loans. Financial aid funds are either sent in a paper check mailed to the student or by Direct Deposit to the student's checking or saving account.

Return to Title IV Funds

SBCC will determine the amount of federal financial aid a student has earned in accordance with federal law. Recipients of federal programs are subject to the Return of Title IV funds requirements. Students who receive federal financial aid and do not attend any classes will be required to repay all of the funds they have received. Students who withdraw from all classes prior to completing more than 60% of the semester will have their financial aid eligibility recalculated based on the percentage of the semester completed and will be required to repay any unearned financial aid they have received.

At SBCC, a student's withdrawal date is:

1. The date the student officially withdraws through the student portal or in person in Admissions & Records or
2. The midpoint of the semester for a student who leaves without notifying the College or



3. The date the instructor officially withdraws the student for failure to adhere to attendance requirements.

Disbursement of Funds

In order to ensure compliance with Department of Education Regulations pertaining to separation of duties for disbursement of financial aid funds the following is established:

- The Chief Business Officer and/or designee, shall be responsible for disbursing financial aid funds as outlined in the Blue Book published by the U.S. Department of Education and other generally accepted accounting procedures.
- The Chief Student Services Officer and/or designee (Director, Financial Aid), shall be responsible for determining disbursement schedules in consultation with the Chief Business Officer and/or designee.

Fraudulent Documents

- Submission of fraudulent documents is a violation of the Standards of Student Conduct and as such, subject to disciplinary action. The student will be informed that withdrawing the fraudulent document is not a pardon from disciplinary action.
- Any student submitting a fraudulent document will be referred to the Chief Student Services Officer or designee for disciplinary action.

Satisfactory Academic Progress

Reference: 34 Code of Federal Regulations Section 668.34

Federal regulations require that institutions establish satisfactory academic progress standards for students applying for and receiving federal aid. These regulations require that the Financial Aid Office review all periods of a student's enrollment history regardless of whether financial aid was received, to determine if a student is making satisfactory academic progress towards an educational objective. A student's progress will be evaluated at the end of the fall, spring and summer semesters by the standards outlined below. All periods of enrollment will be evaluated regardless of whether or not financial aid was received. Any official academic transcripts from other colleges received by Santa Barbara City College will be utilized in the review of our Satisfactory Progress standards once the transcript has been evaluated for the degree at SBCC.

These standards apply to all students who apply for and receive financial aid from the following programs:

- Cal Grant B and C
- Federal Work Study
- Federal Pell Grant
- Federal Direct Loan Program (including Parent Loans)
- Federal Supplemental Educational Opportunity Grant (FSEOG)

Students only receiving the Board of Governor's Fee Waiver (BOGW), Alternative Loans, Campus or Off Campus Scholarships will not be subject to this policy unless specified by the scholarship.



Educational Objective

Students receiving financial aid at SBCC must be enrolled in a course of study leading to an AA, AS, AA-T, AS-T, or a Certificate of Achievement.

Satisfactory Academic Progress Criteria

In order to satisfy Satisfactory Academic Progress requirements, financial aid recipients must earn a minimum Cumulative GPA of 2.00 for all classes attempted.

Grade symbols of A+, A, A-, B+, B, B-, C+, C, D+, D, D-, P, or CR earned during Fall, Spring, or Summer will be considered as acceptable for courses completed, and Satisfactory Academic Progress consideration. Courses completed with an F, FW, I, NC, NP, IP, or W will not be considered acceptable for satisfactory academic progress. Courses completed with a MW (military withdrawal) are excluded from the determination.

Grade Point Average

Grade symbols of A+, A, A-, B+, B, B-, C+, C, D+, D, D-, F, or FW will be used in grade point average calculation. Courses completed with a CR, P, NP, NC, I, IP, or W will not be used in grade point average calculation.

However, please note that non-evaluative grades (CR, P, I, NC, NP, IP, or W), which are not used to determine grade point average, will be used to determine minimum unit requirements. The Cumulative GPA must not fall below 2.00.

Pace of Progression

Federal regulations require that institutions measure a student's pace toward their educational objective to ensure they complete within the maximum time length for that program.

Pace is calculated by dividing cumulative units completed by cumulative units attempted. Remedial and ESL units will be excluded in this calculation. Courses completed with an Incomplete or a Withdrawal will be counted as not completed in the calculation. Repeated courses will be counted in the pace calculation for completed and attempted units.

For a student pursuing an Associate Degree or Certificate of Achievement the pace cannot be less than 67%.

Maximum Time Length

Federal regulations require that institutions establish a maximum time period or unit total for a student to complete an educational objective (degree/certificate) if financial aid is received. Financial aid recipients will be considered to be making satisfactory academic progress if they complete their educational objective in the time frame indicated below. The educational objective as indicated by the student as their current major/program of study will be used for this determination.

Associate Degree: This requires completion of a minimum of 60 units at SBCC. Students must complete their objective by the time they have attempted 90 units.



Certificate of Achievement: SBCC offers a number of Certificate Programs each requiring a specific number of units for completion. Students enrolled in Certificate programs must complete their objective by the time they have attempted 150% of the number of units required for the specific requirement. For example a student enrolled in a program which is an 18 unit Certificate of Achievement, must complete that objective by the time he or she has attempted 27 units.

All **English as a Second Language** classes and all basic skills (see AP 4222 titled Basic Skills for definitions) course work are deducted from the units attempted when determining satisfactory academic progress for maximum time.

Transfer Students to Santa Barbara City College: Students are encouraged to submit official transcripts from all previous colleges attended to Santa Barbara City College's Admission and Records Office. Degree applicable units will be used in the calculation of Maximum Time Length and Pace of Progression.

Financial Aid Warning/Disqualification

The Financial Aid Office will evaluate each financial aid recipient's academic progress each semester. Each semester end evaluation will include a GPA review, an assessment of pace of progression as well as maximum time length. Students placed on financial aid warning or disqualification will be so notified.

Financial Aid Warning: Students will be placed on financial aid warning if they earn less than a 2.0 Cumulative GPA for all courses attempted or do not meet the pace of progression calculation. Financial assistance will be continued during this warning semester.

If at the end of the warning semester a student completes the minimum pace of progression with a minimum Cumulative GPA of 2.0, they will be removed from financial aid warning. Students not completing sufficient units to meet the pace of progression calculation requirement during the warning semester will be subject to disqualification from financial assistance.

Financial Aid Disqualification: Financial aid recipients will be disqualified from financial assistance if, for two consecutively enrolled semesters they earn less than a 2.0 Cumulative G.P.A and/or do not meet the pace of progression.

Financial aid recipients will also be disqualified from financial assistance if they exceed the maximum time length or fail and/or withdraw from all their classes in a semester.

Reinstatement/Appeals Procedures

Reinstatement: A student, who was previously disqualified, may have their financial aid reinstated if they meet the minimum pace of progression with a minimum Cumulative GPA of 2.0.



Appeal Procedures: A student may appeal for failure to meet the GPA standard or pace of progression.

The appeal form can be downloaded from the Financial Aid Office's website. The student is responsible for providing sufficient information in the written statement to substantiate the existence of extenuating circumstances. Additionally, the student statement must address what steps he/she has and will take to prevent a similar circumstance in the future.

The Financial Aid Office will initially review the appeal. If approved, the student will be notified by email. If denied, an automatic second review of the appeal will be made by an independent group outside of the Financial Aid Office. The appeal process is final and cannot be appealed further at the college unless the student reinstates himself/herself or meets the following criteria:

In the semester they are denied, students must demonstrate academic success by:

- a. Completion of 9-12 degree applicable, letter graded semester units with a 3.00 semester GPA or
- b. Completion of 15 degree applicable, letter graded semester units with a 2.50 semester GPA

Those completed units must be degree applicable to the educational objective as indicated on the student's most recent Student Education Plan as determined by an academic counselor.

Students must make a request for consideration of this exception to the Financial Aid Office prior to any published Satisfactory Progress Appeal deadlines for the term.

A student may appeal if he/she has exceeded the maximum time period. The appeal form can be downloaded from the Financial Aid Office's website. The student is responsible for providing sufficient information in the written statement to substantiate the existence of extenuating circumstances. Additionally, the student statement must address 1) why the student has exceeded the maximum number of units and 2) include a timeline for educational goal achievement.

The Financial Aid Office will initially review the appeal. If approved, the student will be notified by email. If denied, an automatic second review of the appeal will be made by an independent group outside of the Financial Aid Office. The appeal process is final and cannot be appealed further at the college.

Misrepresentation

Misrepresentation is defined as any false, erroneous, or misleading statement that the District, a representative of the District, or a service provider with which the District has contracted to provide educational programs, marketing, advertising, recruiting, or admissions services, makes directly or indirectly to a student, prospective student, a member of the public, an accrediting agency, a state agency, or the United States Department of Education.



A misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. If a person to whom the misrepresentation was made could reasonably be expected to rely, or has reasonably relied, on the misrepresentation, the misrepresentation would be substantial.

This procedure does not apply to statements by students through social media outlets or by vendors that are not providing covered services, as reflected herein.

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