SBCC chooses to disburse all financial aid funds to eligible students in two disbursements per semester with the only exceptions being scholarships and 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. The student makes that choice and can change it at any time themselves through the student portal – Pipeline.

For instance, if a student is eligible for a Pell Grant, then half of the funds the student is eligible to receive will be disbursed at the beginning of the semester and the remaining funds will be disbursed one week after the withdrawal date listed on the financial aid calendar.

All scholarships are distributed in one disbursement per semester.

For subsidized, unsubsidized, and parent loans: If the loan is for an academic year, then half is disbursed in the Fall and the second half is disbursed in the Spring. If the loan is for only one semester, then the entire amount is disbursed in two payments that semester.

For alternative loans: The loan is disbursed one disbursement per semester.

Federal and state regulations allow SBCC to begin disbursing financial aid to eligible students up to 10 days before the start date of the student’s class. If the student has classes that start later in the term, only the enrollment for the classes he/she is attending will be used at the time of disbursement. Those students whose financial aid files are complete and otherwise eligible will have their student accounts credited with their first disbursement 10 days before their first class begins. SBCC continues crediting the first disbursement of financial aid to eligible students when their files are complete every week during the semester. If they are eligible, students can expect their second financial aid disbursement one week after the withdrawal date listed on the financial aid calendar each year.

For example, if a student is eligible to receive a $1500 Pell Grant for the year ($750 for Fall and $750 for Spring) and decides to borrow $2000 for the year ($1000 for Fall and $1000 for Spring), then:

- Within 10 days before the Fall semester begins, the Financial Aid Office will disburse one half the Fall Pell Grant and the Fall loan ($1375)
- One week after the withdrawal date for the Fall semester the Financial Aid Office will disburse the second half of the Pell Grant for the Fall ($375)
- Within 10 days before the Spring semester begins, the Financial Aid Office will disburse one half the Spring Pell Grant and the Spring loan ($1375)
- One week after the withdrawal date for the Spring semester, the Financial Aid Office will disburse the second half of the Pell Grant for the Spring semester ($375)