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I. Introduction

Santa Barbara City College’s Financial Aid programs stem from a belief that student aid services should facilitate and foster the successful academic participation of financially needy students. As part of its commitment to students’ positive college experience, the Financial Aid Office provides this information to help students better understand their relationship with financial aid.

State and federal regulations allow community colleges participating in financial aid programs discretion when establishing college specific policies and procedures. This manual represents SBCC’s current practices whenever state and federal regulations determine that policy decision-making is the responsibility of the college.

It is the goal of the Financial Aid Office to provide students with the most current policy information affecting their financial aid while at SBCC. Accordingly, as new state or federal regulations take effect or college practices evolve, this manual will be updated.

For further information, comments, or questions please contact Brad Hardison, Santa Barbara City College Financial Aid Director.

II. Academic Year

Academic programs offered at SBCC are calculated in units and measured by semesters. SBCC establishes two 16 week semesters (fall and spring) and one 6 week summer session per academic year. This meets the federal minimum academic year definition (30 weeks of instruction minimum).

For example, during the 2013-2014 academic year, instruction for the Fall 2013 semester begins Monday, August 26, 2013 and ends on Saturday, December 7, 2013. This provides 15 weeks of instruction. With the additional week for finals, the Fall 2013 semester is 16 weeks long.

For financial aid purposes, this definition is important because it affects how payment periods are calculated. SBCC makes financial aid payments based on the college’s semester. A student’s financial aid is calculated by semester, rather than by weeks or classes attended.

III. Admissions/Ability to Benefit

Admissions Policy

Admission to Santa Barbara City College is open to anyone who:

• Holds a high school diploma or equivalent
• Is 18 years old or older; and/or
• Is enrolled in high school and wishes to attend SBCC concurrently as a part-time student.

Ability to Benefit

The SBCC Admissions Office ensures that students are beyond the age of compulsory attendance (18 years of age for CA) when admitting them as regularly enrolled students.

To receive FSA funds, a student must be qualified to study at the postsecondary level. A student qualifies if she:
• has a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma);

• has the recognized equivalent of a high school diploma, such as a general educational development or GED certificate;

• has completed homeschooling at the secondary level as defined by state law; or

• has completed secondary school education in a homeschool setting which qualifies for an exemption from compulsory attendance requirements under state law, if state law does not require a homeschooled student to receive a credential for their education.

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. New students who do not have a high school diploma, or an equivalent such as a GED, and who did not complete secondary school in a homeschool setting are not eligible for Title IV funds. Such students can no longer become eligible by passing an approved “ability-to-benefit” test or by satisfactorily completing at least six credit hours or 225 clock hours of college work that is applicable to a degree or certificate offered by the student’s postsecondary institution.

However, students who were enrolled in an eligible educational program of study before July 1, 2012 may continue to be considered Title IV eligible under either the ATB test or credit hour standards, as discussed in Volume 1, Chapter 1 of the 2013-14 FSA Handbook. Students wishing to have their transcripts reviewed for at least six degree applicable units are asked to contact their financial aid advisor so that determination can be made by an academic counselor.

The following procedures apply only to those students who are eligible to prove they have the ability to benefit using the ATB test.

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 after 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. For a retake requested in fewer than 15 days, however, an alternate form of the test must be given. Retests are allowed under the following circumstances: 1. 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. 2. 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. 3. The student missed passing by 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."

IV. Eligible Institution/Accreditation

Santa Barbara City College (SBCC) participates in the Title IV programs as an institution of higher education.

Santa Barbara City College is accredited by the Accrediting Commission for Community and Junior Colleges (ACCJC) of the Western Association of Schools and Colleges, 10 Commercial Blvd., Suite 204, Novato, CA 94949 (415) 506-0234 an institutional accrediting body recognized by the Commission on Recognition of Postsecondary Accreditation and the U.S. Department of Education.

V. Academic Programs Offered

SBCC offers an Associate in Arts degree (AA) and an Associate in Science degree (AS), both which meet the minimum academic year definition. In addition, SBCC offers certificate programs which also meet the minimum academic year definition. For the most updated list of certificate programs approved for aid at SBCC, refer to the SBCC participation agreement with the US Department of Education.

VI. Cost of Attendance

The Cost of Attendance refers to the average amount a full-time student enrolled in classes at SBCC can expect to spend during the semester. It is different for students living independently or at home, or who are residents of California or from another state.

Included in COA

The cost of attendance covers:

· Tuition and Fees
· Books and Supplies
· Room and Board
· Personal Expenses
· Transportation

Determination of COA

Every year, SBCC’s Financial Aid Office reviews the California Student Aid Commission’s most current Student Expenses and Resources Survey (SEARS). It is a broad survey of students’ budgets and expenses from UCs, CSUs, community colleges, independent, and private career institutions. If the survey is not from the current year, it is adjusted for inflation.
Then the cost of attendance information from two other nearby institutions is reviewed. The University of California, Santa Barbara’s student budget (if available) is considered because the school is in the same geographic area as SBCC. The California State University, Channel Island’s student budget (if available) is also consulted because it is the closest CSU.

Each year California legislators establish the cost for tuition per unit. The average amount of units enrolled at SBCC or full-time enrollment units are used along with information about health and transportation fees. This sets the amount for tuition and fees while information from the SEARS is used to establish amounts for books and supplies and personal expenses. Finally, UCSB’s student budget information about room and board and transportation is used because of the close geographic proximity and shared residential areas. If the data from UCSB is not available, the figures from CSAC are used.

In this way, the Financial Aid Office establishes a recommended cost of attendance.

The cost of attendance is subject to change depending on legislative activity. It sets the maximum amount of financial aid a student can receive for the year. It represents a modest budget by which a student can live adequately while attending SBCC.

Adjustments to COA

Currently, SBCC varies cost of attendance for particular programs, including study abroad based on costs provided by the Study Abroad Office. SBCC does not make any adjustments to cost of attendance using professional judgment.

VII. Verification

Financial and personal information provided by the students and their parents on the FAFSA and institutional applications is often incomplete and inaccurate. To overcome this situation, certain applicants are required to validate key data elements. This is a process in which the applicant is required to provide documents to support data originally reported. When certain inconsistencies or errors are discovered during verification, the corrected information must be submitted to the processor for recalculation.

The items which need to be verified are the ones which have the greatest impact on the need analysis process. SBCC complies with the current regulations.

The Federal Processor selects students for verification and places them into groups. Depending on which group is assigned, the following must be verified:

- High School Completion Status
- Identity/Statement of Educational Purpose
- Number of Household Members
- Number in College
- Supplemental Nutrition Assistance Program (SNAP-Food Stamps)
- Child Support Paid
- Adjusted Gross Income
- U.S. Income Tax Paid
- Income earned from work
- Untaxed Portions of IRA Distributions
- Untaxed Portions of Pensions
- IRA Deductions and Payments
- Tax Exempt Interest Income
- Education Credits
Secondary Verification: In addition, SBCC verifies all the dependency questions except for age from the FAFSA (i.e. “Are you married?”). If a student is independent only because they are married, then the marriage certificate is requested as part of the secondary verification process.

Documents required for verification of these items are federal tax transcripts, W2s, Verification forms, or others deemed necessary by the Financial Aid Office.

Eligibility Changes Resulting from Verification

If the verification process results in a change of a student’s financial aid eligibility, SBCC repackages the student for financial aid based on their new eligibility status and notifies the student with a new award notification.

Corrections are made in the Financial Aid System and sent to the Central Processing System through ED Connect. Students are notified of corrections through receipt of an acknowledgment form from the CPS.

Verification Deadline

Students must meet the verification deadline as set by the U.S. Secretary of Education. The Secretary sets a deadline for the completion of verification each year. This deadline is 120 days after the last day of the student’s enrollment or by approximately September 23 whichever is earlier.

VIII. Eligibility Issues

Conflicting Data

If in the process of reviewing a student’s financial aid file, SBCC’s Financial Aid Office notices conflicting data, the conflict must be resolved before awarding can take place.

Resolving Conflicting Data

The process of resolving the conflicting data is for the Financial Aid Office to:

* send out a form to the student if appropriate
* send an email to the student with a question or a request for additional documents
* send an email to the student with a request that the student contact the Financial Aid Office
* have a phone conversation with the student that is documented in the file

Citizenship Documentation

SBCC accepts any documentation listed in the Federal Student Aid Handbook to prove citizenship status for US citizens or permanent residents.

SAR Comments

The Financial Aid Office meets once a year to determine which Student Aid Report (SAR) comments in addition to the federally required comments it will resolve.
Resolving SAR Comments

The same process used for resolving the federal SAR comments is used to resolve the college selected comments. Students are contacted by email and asked to provide documentation or submit forms to the Financial Aid Office. This process can happen anytime during the year when an SAR comment is generated that needs resolving.

IX. Fraud

SBCC is required by law to report any evidence of fraud to the U.S. Office of Inspector General and perpetrators will be prosecuted.

Examples of this type of information are:

False claims of independent student status

False claims of citizenship

Use of false identities

Forgery of signatures or certifications

False statements of income

X. Monitoring Mid-Year Transfers

When awarding a student within the academic year, sometimes the Financial Aid Office determines that the student was not enrolled at SBCC during the previous semester, (i.e. awarding for spring and the student was not enrolled in fall). In this case, SBCC checks NSLDS to calculate what the student was paid in Title IV aid, (Pell Grants, SEOG, and loans), and determines if any of the student’s scheduled awards need to be changed. These adjustments are made manually to keep the students awards within the federal limits.

XI. Deadlines

SBCC lists deadlines for documentation on the Financial Aid Office website and in the Terms of Offer information available to students online.

Late Documents

SBCC does not accept documents that are submitted late. If there are extenuating circumstances, the student should talk to an advisor and the decision is made on a case by case basis by the Financial Aid Director.

XII. Satisfactory Academic Progress Policy

See Appendix C

XIII. Return to Title IV Funds
SBCC will determine the amount of federal financial aid a student has earned in accordance with federal law. Federal financial aid (“Title IV funds”) is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. 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.

XIV. Consumer Information

Santa Barbara City College complies with all of the disclosure requirements as outlined in the Summary of HEA Institutional Disclosure Requirements at the Consumer Information link of the college website.

XV. Awarding (Packaging)

General Packaging Guidelines

Every eligible applicant should receive a combination of financial aid based on the student's qualifications, financial need, preference, student's academic and family situation, and criteria developed annually by the Financial Aid Office for equitable distribution of grant aid and self-help aid. The Financial Aid Office has the right to modify awards subject to the availability of funds. Financial aid will be awarded based on the following hierarchy until need/cost is met:

1. BOGW
2. Federal Pell Grant
3. FSEOG
4. FWS
5. Cal Grant B or C
6. Chafee Grant
7. Institutional Scholarships
8. Federal Direct Subsidized Loan
9. Federal Direct Unsubsidized Loan
10. Federal Plus Loan

Completed files will be reviewed and packaged on a “first come, first served” basis as determined by the date the file is completed.
The student’s cost (see Cost of Attendance section) and need will be calculated (cost of attendance minus EFC minus other resources equals need). Each aid type and amount in which the student is eligible will be subtracted from the need/cost as outlined in the awarding hierarchy. Awards are coordinated with other offices and agencies who give monetary awards or assistance.

**XVI. 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.

**XVII. Professional Judgment**

**Financial Eligibility**

In cases of extenuating circumstances affecting a student’s financial eligibility, the student or the student’s parent can request special consideration by submitting the appropriate request to the student’s financial aid advisor and setting up an in person or phone interview with the advisor to collect the appropriate information. At the conclusion of the interview, the advisor will determine what additional supporting documentation must be submitted for the review.

The SBCC Financial Aid Office will determine each year when the office will start accepting requests for extenuating circumstances. Changes in financial eligibility are typically accepted beginning in September of each year.

Student or a student's parent should consider requesting review of the student’s eligibility if either experience:

1. Loss of employment
2. Loss of income due to divorce or legal separation
3. Loss of income due to death of a spouse
4. One-time income
5. Loss or hardship due to natural disaster.

**Dependency Override**

A student can request to be considered independent if the student does not meet the federal requirement by submitting the Dependency Override Request form. The form is available from the Financial Aid Office or by downloading it from the financial aid website. The required documentation is listed on the Dependency Override Request form.

Issues of professional judgment are reviewed by the Financial Aid Director for final determination.

**XVIII. State Aid**
Board of Governors Fee Waiver (BOG Fee Waiver)

The Board of Governors Fee Waiver Program is available to any California resident or AB 540 classified student who meets the financial eligibility requirements or qualifies through another program. California state law pertaining to the BOG fee waiver allows community colleges discretion in certain areas. These are SBCC’s practices with regards to the BOG fee waiver policies outlined in the California Community Colleges Chancellor’s Office Board of Governors Fee Waiver Program and Special Programs 2009 Program Manual.

1. SBCC’s Financial Aid Office considers the summer session a “trailer” for the academic year. (3.1) If a student applies for a BOG fee waiver for the summer session of 2013, the student is in effect applying for financial aid for the 2012-2013 academic year, not the 2013-2014 academic year.

2. If a student wants to qualify for the BOG fee waiver under Part A then the student must submit the BOG fee waiver application with the appropriate supporting documentation. SBCC does not provide any other supplemental form for use with the FAFSA for BOG Part A eligibility. (2.2.2)

3. If SBCC Admissions enrolls a student without a social security number, then the student may receive a BOG fee waiver as long as they are a California resident or classified as AB540 and otherwise qualify for the program. (3.4.1)

4. A student who fails to register with selective service in accordance with the law (50 USC App 451 et seq.) may still receive a BOG fee waiver at SBCC as long as they otherwise qualify for the program. (3.4.7)

5. If a student signs the BOG fee waiver application and reports a registered domestic partnership, SBCC does not require additional documentation to verify the student’s status. (4.1.2)

6. If a student requests a dependency override, the student is required to submit the FAFSA. Then SBCC applies the same criteria used for federal purposes for that same student, doing so on a case-by-case basis and requiring the same documentation. (4.1.4)

7. If a student is independent only under the BOG fee waiver application criteria, SBCC accepts the information on the signed application without requiring any additional documentation. (4.1.5)

8. In order to qualify under Part A for the BOG fee waiver, SBCC accepts the following documentation:

   a. TANF cash assistance – the student must provide a copy of their current letter from the county confirming that the student will receive assistance during the period of time for which the student is requesting financial aid. The monthly cash grant must include the dependent student or be the sole source of income for the family. Students/families receiving food stamps or CalWORKs services but no TANF cash grant are not eligible under Part A,
   b. SSI/SSP – the student must provide a copy of a letter from SSI/SSP stating their projected monthly benefits or a yearly summary. In either case, the documentation must span the period of time for which the student is requesting financial aid. The benefits must include the dependent student or be the primary source of income for the family. Other associated benefits such as Social Security Disability Income (SSDI) are regular Social Security retirement benefits do not qualify under Part A.
   c. General Assistance – the student must provide a print out from the county confirming that the student will receive assistance during the period of time for which the student is requesting financial aid. Evidence of the student receiving food stamps or Medi-Cal is not enough.
9. If a student wants adjustments made to the student’s/family’s income for Part B of the BOG fee waiver then the student must submit a FAFSA and request special circumstances consideration. Professional judgment is not used by SBCC for the BOG fee waiver application alone. Any consideration will be in the context of a broader determination of a student's eligibility for all types of financial assistance as provided for in Section 4.4.2 of the California Community Colleges Chancellor's Office Board of Governors Fee Waiver Program and Special Programs 2009 Program Manual. (4.3.3)

10. Title 5 of the California Code of Regulations requires documentation of those who are eligible for the BOG fee waiver program under Part B. SBCC requires all eligible students to self-certify their information and does not collect any additional documents. (4.3.4)

11. The BOG fee waiver is considered an award in the package of financial aid to meet the enrollment fee as assessed per the California Code of Education. The amount listed by SBCC is currently $644 per semester for students eligible for the program under part B. (4.5) This amount is determined annually by the following formula:

\[
\text{average full-time enrollment units} \times 14 \times \text{cost per unit} \times 46
\]

\[= 644 \]

equals BOG fee waiver award for Part B $644

For students who qualify under Part A, the amount to cover the campus transportation fee of $26 is added. The BOG fee waiver award for students qualifying under Part A is $644 + $26 = $670.

12. Students must provide documentation demonstrating eligibility for the Dependents of Law Enforcement or Fire Suppression Personnel Fee Waiver. SBCC requires a letter from the appropriate public agency indicating that the student is the surviving spouse, registered domestic partner or the child, natural or adopted of a deceased person who met all of the requirements of Education Code Section 68120. (5.6.1)

The letter must be on agency letterhead and indicate for the deceased person, that:

a. He or she was a resident of California;
b. He or she was employed by a public agency;
c. His or her principal duties consisted of active law enforcement service or active fire suppression and prevention;
d. He or she was killed in the performance of active law enforcement or active fire suppression and prevention duties.

13. SBCC establishes all students’ eligibility for the BOG fee waiver program the same day the student’s application is received. Thus, there is no “pending eligibility status”. The last day to establish eligibility for the BOG fee waiver for the fall and spring semesters is the last day of the summer semester. Similarly, students have until the last day of the summer semester to establish BOG fee waiver program eligibility for the summer semester. (6.2)

14. SBCC will reimburse students for fees if the student establishes BOG fee waiver eligibility after having paid the fees.

15. If SBCC determines that a student is eligible for the BOG fee waiver program at the time of application, then SBCC does not pursue the repayment of fees if the student later becomes ineligible for the program. (6.4)
16. Once a student has been determined to be eligible for one BOGW Type (A, B or C, etc), that BOGW type can be changed if the student later brings in additional information to quality under a different BOGW type.

For 2013-2014

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<td>$40,515</td>
</tr>
<tr>
<td>Each Member</td>
<td>+$5,940</td>
</tr>
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</table>

Cal Grant

Award Packaging and Notification

After appearing on the Cal Grant Roster, students are awarded Cal Grants if their file is complete and packaged. At that time, determination of the eligibility criteria for the Cal Grant award is done.

New and Renewal Cal Grant recipients are notified of their Cal Grants on their award notification from the school. Revised award notifications are emailed to students if the Cal Grant is added subsequent to the initial award notification. Students are also able to review their awards, including the Cal Grant, online via the campus student portal at any time.

Disbursement of Funds

Cal Grant B Access and Books Supplies payments are credited to student's account no earlier than 10 days before the start of the semester. The same is true for Cal Grant C payments. The dates of the earliest first and second disbursement for each term can be found on the financial aid calendar. Cal Grants are disbursed in two payments per term. Cal grant payments are adjusted at the second disbursement to account for the enrollment of student's at that time for the term. Cal Grants are disbursed weekly throughout the term as students become eligible for the funds. Cal Grant payments are based on classes that the student is attending or will be attending within 10 days. Disbursements from Cal Grant payments to student accounts are sent within 3 to 7 days of crediting the student account and verifying enrollment status.

Funds Credited to Student Account

Cal Grant B and C payments are credited to student accounts along with other financial aid. Cal Grant funds are used to pay for mandatory institutional charges in all cases unless the student notifies the Financial Aid Office in writing to not use their Cal Grant funds in this manner. This authorization from the student would affect future Cal Grant payments until canceled by the student.

Refunds and Repayment

Since Santa Barbara City College only awards Cal Grant B and C awards which are not specifically for tuition and fees, the college does not consider Cal Grants in the federal Return to Title IV calculations.
Eligibility for Cal Grant awards (i.e. Satisfactory Academic Progress, Enrollment, Eligible Program, Default Status, Residency, etc.) is checked at the time of awarding and again at the time of disbursement preventing the need for repayment.

Overawards

At the time Cal Grants are awarded, any overawards are resolved by reducing other aid sources or the Cal Grant award so students do not exceed need or Cost of Attendance. Prior to each disbursement, overaward reports are worked to identify any new overawards as the result of additional resources. Any students receiving Cal Grants would be part of those reports and any overawards resolved.

California Chafee Grant

SBCC participates in the Chafee Grant Program. The California Chafee Grant is awarded to current or former California foster youth to help pay for college or career and technical training. A Chafee Grant is a federal and state funded grant subject to yearly availability of funds.

To qualify, the student must:
→ Be a current or former foster youth*
→ Not have reached your 22nd birthday as of July 1 of the award year
→ Have financial need

*To qualify, foster youth dependency of the court must have been established between the ages of 16 and 18.

XIX. Federal Aid

Federal Pell Grants

SBCC awards Federal Pell Grants to eligible undergraduate students based on their COA, EFC and total percentage of Pell already received.

FSEOG Selection and Awarding Required information

The SBCC Financial Aid Office awards these grants to undergraduate students who have exceptional financial need, with priority given to Pell Grant recipients. Unlike Pell Grants, there's no guarantee every eligible student will receive one. In addition, funds are limited. These grants don't need to be paid back.

FSEOG is awarded first to students with a zero EFC who are Pell eligible on a first come, first served basis regardless of enrollment status. If funds remain, it is awarded to those students with the lowest EFC.

Federal Work Study (FWS) Selection and Awarding

FWS is awarded on a first come, first served basis if enough financial need exists until all funds are exhausted regardless of dependency or enrollment status.

If a student is offered Federal Work Study as part of his/her financial aid package, the SBCC Financial Aid Office will direct students to postings for part-time job on or off campus. If possible, students will be placed in work related to his/her studies or career plans, or in community service. A student will generally earn between $8.50 and $14.50 per hour and be paid once per month

Federal Direct Loans

SBCC offers subsidized and unsubsidized Federal Direct Student Loans.
Application process:

All loan applicants must follow the process listed below:

Go to [https://studentloans.gov](https://studentloans.gov) to complete Direct Loan Entrance Counseling (if first time loan borrower) and the Direct Loan Master Promissory Note (if previously not signed). Go to [Manage My Direct Loan](#) and click the **Sign In** button. Once they are signed in, click on **Complete Counseling**. Under **Choose Loan Counseling Type** click the **Start** button for **Entrance Counseling** to complete a Direct Loan Entrance Counseling.

Once they finish entrance counseling, they must click the **Submit Counseling** button, scroll down to the **Next Steps** section and click **Complete a Master Promissory Note**.

Log on to their SBCC Pipeline account. Click on **Financial Aid** at the right hand side of the home page. At the Financial Aid page, click on **Award**, then **Award for Aid Year**. At the Award for Aid Year page, click on the **Award Overview** tab. Click on the **Direct Loan Request** link. The Direct Loan Request is a fillable PDF which is completed online.

Complete the Student Budget Worksheet, the Student Loan Borrower Worksheet and the Student Loan Request Form, print the 2 worksheets and the Student Loan Request Form, then bring the 2 worksheets and Student Loan Request Form to the Financial Aid office for loan intake with a Financial Aid Advisor.

The Direct Loan is delivered to the student through Santa Barbara City College. Students have two choices of how they receive their disbursement – either as a check mailed to the address in their Pipeline account or by direct deposit to a checking or savings account. To sign up for direct deposit, log into your financial aid Pipeline account and click on the link **Direct Deposit**. There are three forms to be completed online as follows: The Student Budget Worksheet, the Student Loan Borrower Worksheet and the Student Loan Request Form.
APPENDIX A

Satisfactory Academic Progress Policy

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 Progress
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:

- Completion of 9-12 degree applicable, letter graded semester units with a 3.00 semester GPA or
- 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.
APPENDIX B

Student Budgets

2013-2014

* Non-California residents add $5,908 tuition cost per year for full-time (14 units) students ($211/unit).

<table>
<thead>
<tr>
<th></th>
<th>Living with parent/relative</th>
<th>Living away from home</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Enrollment Fees($46/Unit)</td>
<td>$1,378</td>
<td>$1,378</td>
</tr>
<tr>
<td>2. Books &amp; Supplies</td>
<td>$1,710</td>
<td>$1,710</td>
</tr>
<tr>
<td>3. Room &amp; Board</td>
<td>$4,518</td>
<td>$11,268</td>
</tr>
<tr>
<td>4. Personal Expenses</td>
<td>$3,096</td>
<td>$2,844</td>
</tr>
<tr>
<td>5. Transportation</td>
<td>$1,180</td>
<td>$1,324</td>
</tr>
<tr>
<td><strong>Total for California Residents:</strong></td>
<td><strong>$11,882</strong></td>
<td><strong>$18,524</strong></td>
</tr>
</tbody>
</table>

1. Fees: Represents the cost of enrollment fees at $46 per unit for 14 units per semester for two semesters, Student Health Fees at $18 per semester for two semesters, Transportation Fee at $26 per semester for two semesters and Student Rep Fee at $1 per semester for two semesters.

2. Books and Supplies: Includes books, educational supplies, course materials, and computer-related expenses excluding the purchase of a personal computer.

3. Room and Board: Includes rent, food, snacks, household supplies and utilities.

4. Personal Expenses: Includes clothing, laundry and dry-cleaning, personal care, gifts, recreation, medical, etc.

5. Transportation: Represents travel to and from parent’s residence and transportation costs to and from work (e.g., bus fare, gasoline, tolls and parking).