

STUDENT GUIDE TO FINANCIAL AID

This student guide is designed to help you understand what financial aid may be available to you and what you can do so that you may receive that financial aid. If this information does not answer your questions, our staff is available to assist you. Please call us at (619) 660-4201 or visit the Financial Aid Office in the One-Stop Student Services Complex near the corner of Fury Lane and Rancho San Diego Parkway.

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THE FINANCIAL AID PROCESS

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STEP 1: Request a Federal PIN number at www.pin.ed.gov for yourself and one parent, if required, **and** complete the **Free Application for Federal Student Aid (FAFSA)** online at www.fafsa.gov. Be sure to enter Cuyamaca College's federal school code on your FAFSA, when asked, in order for us to receive your FAFSA information. Our federal school code is **014435**.

STEP 5: A Financial Aid Advisor will evaluate your completed file to determine your financial aid eligibility.

If eligible for financial aid, you will be emailed or mailed a Financial Aid Award Letter showing the type(s) and amount(s) of financial aid you are eligible to receive.

You may also view this Award Letter on WebAdvisor via the "Cuyamaca Financial Aid" link, and then click "Application Status and Awards".

STEP 2: Your Student Aid Report (**SAR**) will be emailed or mailed to you by the office of Federal Student Aid approximately 2-3 days after your FAFSA is processed. This SAR shows you all of the information you entered on your FAFSA. Verify that the information is correct and **Make Corrections**, if necessary, by logging back in to your FAFSA at www.fafsa.gov.

Any missing document will delay your financial aid award!

STEP 4: Complete and submit all of the required documents, as soon as possible, to the Financial Aid Office in order to complete your financial aid file.

You are also responsible for any other possible documents that may be required upon further review of the **SAR**.

Note: Once your file is complete, please allow for processing time before receiving further notifications about your financial aid award.

STEP 3: It may take up to 10 business days for the Cuyamaca Financial Aid Office to receive your FAFSA information.

If the information is correct on your **SAR**, the Financial Aid Office will send you a Document Request Letter via email or mail with a list of **required documents** to complete (ex. *Verification Checklist, Independent/Dependent Student Verification Worksheet, IRS Tax Transcript, etc.*)

You can also **check your application status and print your required documents** by logging onto WebAdvisor and clicking on the "Cuyamaca Financial Aid" link, then "Application Status and Awards". To access WebAdvisor go to www.cuyamaca.edu/finaid and click "Check Your Status".

WHEN TO APPLY FOR AID - IMPORTANT DATES

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August 19, 2013 (First day of the Fall Semester)

First day to apply for an Emergency Book Loan.

September 2, 2013

Cal Grant deadline for Community College students for the 2013-2014 Competitive Cal Grant.

September 3, 2013

Fall Census Date

December 2, 2013

Deadline to submit student loan application for fall only students

January 1, 2014

Apply for financial aid for the 2014-2015 year as soon as possible. Apply online at www.fafsa.gov

January 27, 2014 (First day of the Spring Semester)

First day to apply for an Emergency Book Loan

February 10, 2014

Spring Census Date

March 2, 2014

Deadline date for new Cal Grant applicants to mail the GPA verification form for 2014-2015 to the California Student Aid Commission (CSAC). FAFSA application must also be completed by this date in order to be considered for the Cal grant.

May 19, 2014

Deadline to submit student loan application for spring or full year students

June 30, 2014

Last Day to submit a valid 2013-2014 FAFSA, a FAFSA correction, or Student Aid Report (SAR)

July 8, 2014 (or last day of enrollment, whichever comes first)

Deadline to complete your 2013-2014 financial aid file

While you and your family are expected to help pay for your college education, we are aware that you may have limited funds available and may be unable to pay for all your college costs. For this reason, financial aid programs have been set up to help you pay for your college costs. We try to make sure that you will not be denied a chance for a college education simply because you do not have the money.

GENERAL REQUIREMENTS

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General Student Eligibility

In general, you are eligible for Federal Financial Aid at Cuyamaca College if you meet the following requirements:

1. Apply for admission at Cuyamaca College;
2. You are a U.S. citizen, or an eligible noncitizen;
3. Maintain satisfactory academic progress (see "Satisfactory Academic Progress" page 13);
4. Meet federal and state financial aid requirements;
5. Declare and enroll in a degree, certificate, or transfer program;
6. Register with Selective Service, if required to do so under registration law. Web site at <http://www.sss.gov>
7. You are not in default on any Federal debt or obligation, or do not owe a refund on any federal grant received while attending any school,
8. You have completed less than 71 units or attempted less than 90 units (including all transferable units from all schools attended);
9. You do not have a Bachelor's degree (or the equivalent from a foreign country).
10. You are not a member of a religious order.

Eligibility for Noncitizens

The Department of Education (DOE) will compare the information listed on your FAFSA with the U.S. Department of Homeland Security (DHS) to verify your citizenship status. If your citizenship status is not verified by DOE's first match, your record will automatically be selected for a second verification by the DOE. If the second verification is not successful, you must submit verification of your citizenship to the Cuyamaca College Financial Aid Office no later than your last day of attendance or **July 8, 2014**, whichever is first. The Cuyamaca Financial Aid Office will submit your citizenship documents to the DHS within 10 business days and request verification of your citizenship status based on your current documentation.

AB1899 Students

Requires students who are victims of trafficking, domestic violence, and other serious crimes who have been granted a specified status under federal law, to be exempt from paying nonresident tuition at the California State University and the California Community Colleges, and to be eligible to apply for, and participate in, all student financial aid programs and scholarships administered by a public postsecondary educational institution or the State of California.

AB540 Students

Assembly Bill 540 (AB 540) is a California state law that allows students who meet certain requirements to pay in-state tuition fees at any UC, CSU, or California Community College.

Aid to Eligible Undocumented Students

Undocumented students who have attended and graduated from a California high school or have attained a G.E.D are considered AB540 students who may qualify for assistance such as the community college fee waiver and Cal Grant.

California Dream Act (CADA)

The California DREAM Act is a state legislation that will allow undocumented, AB540 students to apply for and receive institutional financial aid in the public colleges and universities in California such as institutional grants, community college fee waivers and Cal Grant. http://www.csac.ca.gov/dream_act.asp

Aid to Foreign Students

Cuyamaca College is not able to assist foreign students with federal or state aid. To be eligible for federal or state aid, you must be a citizen of the U.S. or an eligible noncitizen.

H.S. Diploma/GED required for New Students

Students enrolling for the first time after July 1, 2012 must have a High School Diploma, GED, or a recognized state equivalent to be eligible for any federal financial aid. A student who does not possess a high school diploma, GED, or a recognized state equivalent can obtain a GED. Information on obtaining a GED can be found at the Grossmont Adult School website <http://adultschool.guhsd.net/index.php/course-offerings/high-school-diploma-ged>.

Drug Convictions

You cannot receive federal financial aid for a specified period if you have been convicted of an offense for the sale or possession of an illegal drug while receiving financial aid.

Convictions for possession:

- One conviction – ineligible for federal financial aid for one year from the date of conviction.
- Two convictions – ineligible for federal financial aid for two years from the date of the second conviction.
- Three or more convictions – ineligible for federal financial aid for an indefinite period of time.

Convictions for sale:

- One conviction – ineligible for federal financial aid for two years from the date of conviction.
- Two or more convictions – ineligible for federal financial aid for an indefinite period of time.

You may regain eligibility for federal financial aid the day after the period of ineligibility ends or you successfully complete a qualified drug rehabilitation program. If you are convicted of a drug offense during a time that you are receiving federal financial aid you must notify the financial aid office immediately.

ENROLLMENT REQUIREMENTS

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General Enrollment Requirements

Enrollment status is the number of units that your financial aid award is based. This status is set when your first award is made. Your enrollment status is checked on **census date**, **09/03/2013** for the Fall semester and **02/10/2014** for the Spring semester. If you are awarded after 09/03/13 then **your census date will be the date you are awarded financial aid**. Your award is adjusted based on the number of units you are enrolled in on census date. Adding classes after the enrollment status has been set, including classes you are on a waitlist for, will not increase your award. Dropping classes may cause your award to decrease or be canceled.

Your financial aid enrollment status is set as follows:

Status	Fall or Spring
Full Time	12+ units
3/4 Time	9 - 11.5 units
1/2 Time	6 - 8.5 units
Less than 1/2 Time	0.5 - 5.5 units

Census Dates

Fall 2013:	September 3, 2013
Spring 2014:	February 10, 2014

Summer financial aid enrollment status is the same as for fall or spring. Please see the Financial Aid Office for additional information about summer.

Enrolling at Cuyamaca and Grossmont (Consortium Agreement)

Units you take at the same time at Cuyamaca College and Grossmont College may be added together, for financial aid purposes, if you have declared a major and educational objective at Cuyamaca College. You must complete a Financial Aid Consortium Agreement form for each semester and be enrolled in a minimum of 6 overall units combined at Cuyamaca College and Grossmont College. Students are allowed to submit only **ONE** consortium agreement per semester. You must maintain enrollment in at least 1 course at Cuyamaca College.

This agreement covers one semester only, and should be turned in after census date or **no later than the last day of enrollment for the term**. Census date is **09/03/2013 for Fall 2013 and 02/10/2014 for Spring 2014**. If you are awarded after 09/03/13, your Fall census date is your award date. If you are awarded after 02/10/14, your Spring census date is your award date. You must be enrolled in the courses listed on the consortium agreement by your census date. **If you drop below six units total**, the Consortium Agreement may be canceled, and your financial aid award may go down or be canceled.

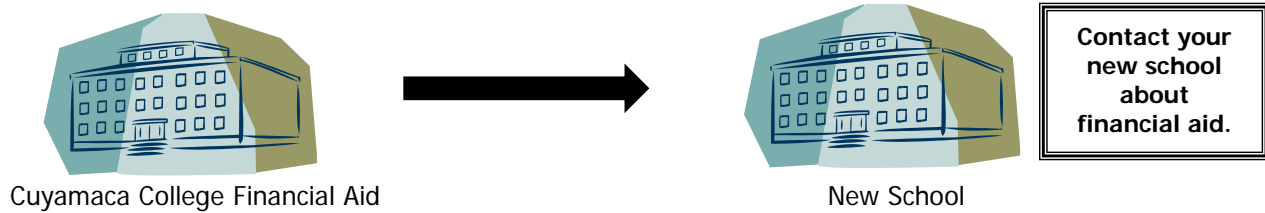
Students Enrolled in Distance Education (on-line) Courses

Students who are enrolled in distance education (on-line) courses only must reside in California during that semester to be eligible for financial aid. Students must verify their place of residence with the Financial Aid Office. If you are enrolled in on-

line courses only and live outside of California, you are not eligible for federal financial aid. For more details, please contact the Financial Aid Office.

Changing Schools

If you will be changing schools, **keep in mind that your financial aid does not automatically go with you.** To receive financial aid at your new school, contact your new school's Financial Aid Office to find out what you must do to receive financial aid at that school.



HOW TO APPLY FOR FINANCIAL AID

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If you wish to apply for financial aid, you must complete the following steps. **You must reapply for financial aid each year.** Awards are not automatically renewable. (Refer to [page 2](#) for a review of the financial aid process)

For the 2013/2014 Year:

STEP 1: Apply for admission to Cuyamaca College.

STEP 2: Complete and file a Free Application for Federal Student Aid (FAFSA). This form is used to apply for most financial aid programs. The FAFSA provides information needed to calculate your and/or your parents' ability to help pay your college costs.

- Cuyamaca College's federal school code is 014435.
- Be sure to list all colleges you plan to attend.
- Do not date or submit your FAFSA before 1/1/2013.
- Accuracy is very important so **read the instructions carefully.**

You can apply for financial aid on the web using **FAFSA on the Web** at www.fafsa.gov or you may go to the Cuyamaca College Financial Aid website at www.cuyamaca.edu/finaid

STEP 3: Complete and submit all required documentation to the Financial Aid Office. To determine if you need to submit required documentation log on to WebAdvisor and select "Cuyamaca Financial Aid", then "Application Status and Awards". Under "Document and Tracking Information" any required documents will say "Not Rec'd". Incomplete or conflicting information may delay your financial aid process. Make sure your address, e-mail, and phone number are current in WebAdvisor so that we can contact you.

STEP 4: Submit Official Academic Transcripts from all the colleges, universities, or vocational schools that you have attended, to the Admissions Office. Your Advanced Standing must be determined before your financial aid application will be considered complete. Advanced Standing means the number of units that are transferable to Cuyamaca College. This is important because the Advanced Standing will affect the amount of financial assistance you may be eligible to receive.

STEP 5 (if applicable): For Cal Grant applicants, **complete the FAFSA online and submit the GPA verification form by March 2, 2013.** Cuyamaca College will automatically send GPA information for you if you have completed 16 or more college-level units. If you have not completed 16 or more college-level units then you will need to send a GPA verification form to the California Student Aid Commission. The GPA Verification form is available from the Financial Aid Office, from your local high school counselor, or online at www.csac.ca.gov. **Community College Students have until September 2, 2013 to apply for a Cal Grant B Competitive award.**

All information submitted to apply for financial aid is confidential. The Family Educational Rights and Privacy Act of 1974 prohibit the Financial Aid Office from disclosing any information without written authorization.

What Happens Next?

When all required documents have been received by the Financial Aid Office, your financial aid file is considered complete and your application will be reviewed on a "first-completed, first-considered" basis. A Financial Aid Advisor may request further information to determine your financial aid eligibility. Your financial aid award will be calculated based on your financial need and the federal and state funds available.

If you are eligible for financial aid, you will receive a **Financial Aid Award and Acceptance Letter** that is an offer of aid. If you are not eligible, you will receive a letter stating why you are not eligible. Your Financial Aid Award and Acceptance Letter will outline the terms and conditions of the financial aid award and it will provide actual and/or projected disbursement dates as to when funds will be sent to you. If you did not pass the appropriate number of units, or your GPA is below a 2.0 for the Fall 2013 and/or Spring 2014 semesters you may not be eligible for a retroactive award or a summer award.

The deadline to submit a valid Free Application for Federal Student Aid (FAFSA) or FAFSA correction for 2013-2014 to the federal processor is June 30, 2014. The deadline to complete your financial aid file at Cuyamaca College is July 8, 2014, or 5 business days after your last day of enrollment, whichever comes first.

COSTS & AWARDING

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Family Contribution

It is expected that you or your parents have the first responsibility for paying for your college education. The information you report on your Free Application for Federal Student Aid (FAFSA) is used in calculating the amount of money the government believes you or your parents can contribute to pay for your college education. **This amount is called your expected family contribution (EFC)** and it is based on various factors such as income, assets, family size, and benefits (for example, unemployment, or Social Security). All available resources, whatever the origin, must be reported as soon as they become known. Failure to report resources may result in having to repay the Grossmont-Cuyamaca Community College District some or all funds that you have already received. The following table shows examples of estimated average family contributions for a dependent student.

Average Family Contributions				
Conditions	Case 1	Case 2	Case 3	Case 4
Income	\$26,700	\$41,000	\$64,500	\$80,000
Net Assets*	44,200	44,200	44,200	44,200
Family Size	4	4	4	4
Age of Older Parent	45	45	45	45
Number in College	1	1	1	1
Expected Family Contribution (EFC)	\$0	\$2,000	\$7,000	\$12,700

*Assets do NOT include home value or family business value.

NOTE: We must count the family contribution as a resource, if you are considered dependent, even though you may not be receiving any assistance from your parent(s).

Dependent or Independent

Whether you are considered a dependent or independent student will determine whose financial information you will need to report on the FAFSA. By federal regulation you are considered an "independent" student for the 2013-2014 academic year if at least one (1) of the following situations describes you:

1. You were born before January 1, 1990.
2. Both of your parents are deceased, or you are or were (until age 18) in foster care or a ward/dependent of the court.
3. You are a veteran of the U.S. Armed Forces.
4. You have children who receive more than half of their support from you.
5. You have dependents (other than your children or spouse) who live with you and who receive more than half of their support from July 1, 2013 through June 30, 2014.
6. You are married or separated but not divorced as of the date you complete the FAFSA.
7. You will be working on a master's or doctorate program during the school year 2013-2014.

8. You are currently serving on active military duty for purposes other than training.
9. You are an emancipated minor or in legal guardianship as determined by a court in your state of legal residence.
10. You were an unaccompanied youth who was homeless on or after July 1, 2012 (status determined by high school district or director of an emergency shelter program, runaway or homeless youth basic center or transitional living program).

If you do not meet one (1) of the above requirements, you will be considered a “dependent” student for financial aid purposes. You will be required to provide parent information whether or not you live with your parents or receive financial assistance from them.

Financial Need

Your financial need is determined by subtracting your expected family contribution (EFC) from your standard student budget or cost of attendance (COA).

Here is how your financial need is calculated:

Your standard student budget (how much it cost to attend).
- Your expected family contribution (EFC)
= Your financial need

The Financial Aid Office uses standard student budgets that are an estimate of how much it will cost a student to attend college. Your actual costs may differ from our standard budgets.

STANDARD STUDENT BUDGETS FOR FALL 2013-SPRING 2014 (HOW MUCH IT COST TO ATTEND)			
Housing Status	Living with Parent(s)	Living with Relatives/ Friends	Living away from Parents
Fees	1336	1336	1336
Books and Supplies	1500	1500	1500
Food & Housing	4500	7900	11000
Personal Expenses	2500	2800	2800
<u>Transportation</u>	<u>1200</u>	<u>1200</u>	<u>1200</u>
TOTAL	\$11036	\$14736	\$17836

Additions to Budgets

- Out of State Tuition cost per unit: (\$190 subject to change).
- Dependent Care Costs (must be documented).

FINANCIAL AID PROGRAMS

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There are generally three types of financial aid: **GRANTS**—money that does not have to be repaid (unless you drop from school or owe a refund), including scholarships; **EMPLOYMENT**—money you can earn through part-time work while attending school and **LOANS**—money you borrow that you must pay back in the future. Since many students are eligible for more than one type of financial aid, we offer a “package” of aid.

GRANTS

Federal Pell Grant

The Federal Pell Grant is available for you as an undergraduate until you receive your first bachelor’s degree or have received 12 full-time semesters of Pell Grant aid. Federal Pell Grants range from \$555 to \$5645 per academic year depending upon your Expected Family Contribution (EFC), your cost of attendance (COA), and your enrollment status. Effective July 1, 2012, the maximum lifetime eligibility to receive a Pell Grant is 12 full-time equivalent semesters (**approximately 6 years**). This limit includes all prior semesters of Pell Grant aid received at all prior schools. After receiving 12 full-time equivalent semesters of Pell grant, eligibility for Pell grant ends. For more information go to www.studentaid.ed.gov

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a federal grant program for undergraduate students who have "exceptional financial need," and have not received a bachelor's degree. First priority will be given to students enrolled full-time who receive a Federal Pell Grant and show exceptional financial need on a first-come, first-served basis. At Cuyamaca College, grant amounts may range from \$100 to \$400 per academic year. For more information, go to www.studentaid.ed.gov

Cal Grants

Cal Grants are state grants managed by the California Student Aid Commission (CSAC) and are for California residents or eligible non-residents who show financial need, meet the program and academic requirements, and apply on time. There are two types of Cal Grants: **entitlement and competitive**.

- **Cal Grant Entitlement** is an award that is guaranteed for every high school senior or recent high school graduate that meets the program and academic requirements (at least a 3.0 GPA for Cal Grant A; at least a 2.0 GPA for Cal Grant B), meets the family income and asset ceilings, and applies on time.
- **Cal Grant Competitive** is for those that are not high school seniors or recent high school graduates. These awards are not guaranteed and only a limited number are available each year – half are set aside for those that apply by the March 2nd deadline and the other half for California Community College students who meet the September 2nd deadline.

To apply for a Cal Grant, **submit a FAFSA and GPA Verification form** postmarked by March 2nd or by September 2nd each year. For more Cal Grant information visit the web site at www.csac.ca.gov

Cal Grant A

Cal Grant A is an entitlement or a competitive grant. It is targeted toward students with high GPAs and moderate income. This grant pays for tuition at tuition-charging institutions. You cannot receive a Cal Grant A while enrolled at a community college. Community college students can have their grants put on "community college reserve" for up to three years. Once you transfer to a tuition-charging institution your grant can be used. The maximum award is \$9,084 for students attending independent colleges and universities, up to \$12,192 for University of California students, and up to \$5,970 for California State University students.

Cal Grant B

Cal Grant B is an entitlement or a competitive grant. It provides a living allowance for low-income students and tuition payment for students' second through fourth year of study at tuition-charging institutions. For 2013-2014, the maximum living allowance has been set at \$1,473.

Cal Grant C

Cal Grant C is a competitive grant for vocational students who are enrolled in programs from nine months to two years in length. Cal Grant C provides \$547 a year for books, tools & equipment. Cal Grant C pays up to \$2,462 for tuition at tuition-charging institutions.

Extended Opportunity Program and Services (EOPS)

EOPS is a state funded program designed primarily for the recruitment and retention of California residents who are considered educationally disadvantaged (as determined by EOPS), have not completed more than 70 units of degree applicable coursework, are enrolled full-time (12 units or more), and qualify for the Board of Governors Fee Waiver, method A or B. For more information, go to www.cuyamaca.edu/eops

Cooperative Agencies Resources for Education (CARE)

CARE is a state funded program designed to recruit and assist single parent recipients of Temporary Assistance for Needy Families, (TANF), or Cal Works who would like to attend college and are EOPS eligible. CARE provides support services and/or grant funds to enable academic success and to assist students in attaining their career and vocational goals. For more information, go to www.cuyamaca.edu/eops/cte-care.asp

Chafee Grant

The California Chafee Grant Program is available for current or former foster youth to use for career and technical training or college courses. The maximum grant amount is \$5000 per year. Students must be enrolled in six or more units each semester to be eligible for the Chafee Grant. For questions regarding eligibility please contact Pam Fleming in the Financial Aid Office at 619-660-4291 or Nora Hinsley in the EOPS Office at 619-660-4797 or go to www.chafee.csac.ca.gov.

Child Development Grant

The Child Development Grant program is administered by the California Student Aid Commission (CSAC). The program is designed for students who are attending a California Community College or four-year institution and pursuing a Child Development permit to teach or supervise in licensed children's centers. You can receive up to \$1000 each academic year and you must sign a service commitment agreement to provide one full year of service in a licensed children's center for every year you receive the grant. For more information, go to www.csac.ca.gov and search "Child Development Grant."

Bureau of Indian Affairs Higher Education Grants (BIA)

Individual tribes may provide money to help enrolled members pay for college. The amounts of the grants vary according to the individual tribe. To apply, contact your tribe. You may also contact The Bureau of Indian Affairs Tribal Operations in Sacramento, at (916) 978-6000 or Riverside, at (951) 276-6624, or the San Diego Indian Human Resource Center, Inc. at (619) 281-5964 to obtain tribe contact information. Complete appropriate items and send it to the Financial Aid Office. A FAFSA must also be completed. Watch for deadlines—each tribal agency establishes its own deadline.

Board of Governors Fee Waiver (BOG)

This program waives the enrollment fee, and for some students the student center construction fee and health fee. The BOG is for residents of California and Eligible Non-residents who have financial need. Students will be considered for this fee waiver as part of the financial aid application process or you may apply separately online.

Once qualified, enrollment fees will be waived by the fee waiver for the rest of the school year, including summer whether you are taking one class or more than one class.

You may apply by completing a Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov OR by completing the online fee waiver application at www.cuyamaca.edu/finaid and select "Apply for Financial Aid," then "BOGFW." The Board of Governors Fee Waiver will not be applied retroactively towards a prior semester's mandatory fees. The Board of Governors Fee Waiver and all supporting documentation, and a calculated EFC must be reviewed and approved by the last day of the semester or your last day of your enrollment, whichever comes first.

SCHOLARSHIPS

Scholarships are available throughout the academic year. It is important to research and apply for any available scholarship. For additional scholarship search information contact the Cuyamaca College scholarship specialist Ernie Williams at (619) 660-4537, or visit the Cuyamaca Scholarship Web Page (www.cuyamaca.edu/scholarships/default.asp).

ALL scholarships and grants in excess of amounts used for payment of tuition, fees, books, supplies and equipment are considered taxable income for U.S. income tax purposes, and it is your responsibility to report this income on your tax return.

EMPLOYMENT

Work-Study

The Work-Study programs give students the opportunity to earn part or all of their financial need by working on campus or off campus in community service positions while they are in school. Examples of the jobs available are: teacher's aide, clerk, grounds person, custodian, and lab assistant. Your wage will be determined by the type and difficulty of the work that you choose.

This type of part-time work can add to your educational experience and can be a valuable asset when seeking employment after graduation. If you choose to reject your award, it will not be replaced.

The Work-Study award reflects the amount of money that you are eligible to earn as wages. Your placement on a job depends upon your skills, the availability of jobs and the hours that you are available to work.

Student Employment

The Career Center helps students find part-time employment in the community. All students enrolled at Cuyamaca College are eligible for Student Placement Center services. For more information visit their website at www.cuyamaca.edu/careerserv.

LOANS

William D. Ford Federal Direct Loan Program

Cuyamaca College participates in the William D. Ford Federal Direct Loan Program by offering subsidized and unsubsidized Direct Student Loans (Direct Loans). Federal Direct Student Loans, subsidized or unsubsidized, are low-interest rate loans made to students by the federal government.

- **Direct Subsidized Loan:** These loans are available to students who demonstrate financial need. The federal government pays the interest on this loan while you are in college and during deferment periods.
- **Direct Unsubsidized Loan:** These loans are available to all eligible students and are not based on financial need. You are responsible for all interest payments (or capitalization of interest) from the date the loan is disbursed.

The interest rate: As of July 1, 2013 the interest rate for a subsidized loan is fixed @ 3.86% for subsidized loans disbursed from July 1, 2013 to June 30, 2014. The interest rate for unsubsidized loans is fixed at 3.86%.

The loan amounts: Freshmen students may borrow a base amount of \$3,500 (subsidized and/or unsubsidized); sophomore students may borrow a base amount of \$4,500 (subsidized and/or unsubsidized) per academic year. Loan amounts for one semester only are one-half (1/2) the maximum yearly loan amount, not to exceed need or cost of attendance.

To apply for a subsidized or unsubsidized loan, you must apply for federal financial aid via the FAFSA, complete your financial aid file at Cuyamaca College, and have received your Financial Aid Award and Acceptance Letter. All students applying for a loan must complete "Loan Entrance Counseling" before the processing of the loan application. "Loan Exit Counseling" is required if you graduate, drop below ½ time enrollment, or cease enrollment. Entrance and Exit counseling are required on a yearly basis.

The deadline to submit a Federal Direct Student Loan application is **December 2, 2013** for the Fall 2013 semester, and **May 19, 2014** for the Spring 2014 semester. Tuition payments will not be deferred for Federal Direct Student Loans. Loan funds will not be disbursed during the first 30 days of each semester.

Time Limitation on Direct Subsidized Loan Eligibility: for First Time Borrowers on or after July 1, 2013, [click here for more information.](#)

If you currently owe \$15,000 or more in student loans, in addition to your student loan application, you will be required to provide a budget worksheet with documentation of expenses and resources, as well as an educational plan based on your educational goal. The Financial Aid Director has the discretion to deny a request for a student loan on a case-by-case basis.

If you wish to borrow additional unsubsidized loan amounts above the base amount, you will need to make an appointment with the Financial Aid Supervisor to discuss your request.

Payment of principal (the amount borrowed) will not be required while you are enrolled at least half-time. Regular monthly payments on both the principal (the amount borrowed) and the interest (the amount charged for borrowing) will begin 6 months after you leave school, drop below half-time status, or graduate. Depending upon the total amount borrowed, it may take up to ten years to repay the loan(s).

The interest subsidy for Direct Loans during the grace period has been eliminated as of July 1, 2012. For new loans disbursed on or after July 1, 2012 through June 30, 2014, the federal government will no longer subsidize (pay) the student loan interest during the six-month grace period. The grace period is the six-month period after you drop below half-time enrollment status (below six units), leave school, or graduate. The repayment period begins after the grace period.

Deferment is available while enrolled at least half-time (6 or more units). Once the initial grace period ends and repayment begins, deferment for resumption of study requires half-time enrollment. Units cannot be combined between two colleges for deferment purposes.

The following [examples](#) show typical monthly payments and total interest charges for 6.80% loans of varying amounts, with typical repayment periods:

Typical Repayment Plan

Total Loan Debt	Number of Payments	Monthly Payment	Interest Charges	Total Repaid
\$ 3,500	90	\$ 50	\$ 971	\$4,471
6,500	120	75	2,476	8,976
10,500	120	121	4,000	14,500
20,000	120	230	7,619	27,619

Loan Default

If you have defaulted on a student loan, you have some options. Depending on which one you choose, you may regain your eligibility for financial aid, improve your credit, and in some cases remove the default status from your credit report.

Satisfactory Arrangement to Repay

If you are in default, you are not eligible to receive federal grants or loans unless you have made satisfactory arrangements to repay the guarantor/servicer of your defaulted loans. Satisfactory arrangements to repay mean that you must make minimum monthly payments that are on time and acceptable to the holder of your loan. Payments that are made involuntarily, such as those due to wage garnishment, do not count as voluntary payments.

The guarantor/servicer of your defaulted loan must verify that you have made satisfactory arrangements to repay. If you default on your student loan, the guarantor is generally the agency that guaranteed it. Their name should be present on your promissory note and other correspondence made to you after your loan defaulted. In some cases the owner may be the Department of Education. If you do not know your loan guarantor/servicer or how to contact them, log onto www.nsls.ed.gov and click "Financial Aid Review". Upon logging in, you can view all loans borrowed from all schools. By clicking on each loan you may view the contact information of your loan guarantor/servicer.

Once you receive a letter verifying that you have made satisfactory arrangements to repay and are authorized to receive additional federal grants and loans, you cannot miss any more loan payments for any reason. If you do, you cannot regain eligibility for federal grants and loans a second time using this option. Satisfactory arrangements to repay will not remove your defaulted loan from your credit report.

Loan Consolidation

If you are in default, you can return to repayment status through loan consolidation. To be eligible to consolidate, you must have made satisfactory arrangements to repay your defaulted loans with the guarantor/servicer of the loans for three consecutive months. Through this program, your eligible federal education loans can be combined into one new loan. Depending on the size of the debt, you may have 12 to 30 years to repay your loans. When you consolidate, you regain eligibility for loan deferment. After consolidation, your credit records will show the loan as paid in full. You are then eligible for federal grants and loans.

Loan Rehabilitation

If you are in default, you can return to repayment status through loan rehabilitation. Each guarantor is responsible for operating a Loan Rehabilitation Program for the defaulted loans it owns. Normally, you would have to make satisfactory repayments. Contact your guarantor for further information.

Loans Discharged in Bankruptcy

Few people meet the criteria necessary for having their loans discharged in bankruptcy, so this section may not apply to you. If your loan is discharged in bankruptcy you remain eligible for federal education grants and loans.

Borrowers Whose Loans Have Been Canceled Due To Permanent Disability

If your loan has been canceled due to permanent disability, you can regain eligibility for federal grants and loans. You must get a signed statement from the doctor indicating that your condition has improved sufficiently to work and attend school. You must also acknowledge that future federal loans cannot be canceled based on any disability present when the new loan is made unless the disability gets significantly worse.

For more detailed information on all of your student loan options, including repayment and consolidation, please visit the Department of Education at www.studentloans.gov

Emergency Book Loans

Emergency book loan applications are available in the Financial Aid Office beginning the first day of class each semester. Emergency loans are reserved for books only. No cash loans are available. Applicants must be enrolled in a minimum of 6 units during the Fall or Spring Semesters, or 3 units during the Summer Session, and must have a current Driver's License or California I. D.

You may receive one book loan each semester and the amount is determined by your current enrollment status at the time of the loan. A maximum of \$150 may be borrowed for Full-Time students; \$100 for Three-Quarter Time students; and \$75 for Half-Time students. Only one loan of \$50 may be borrowed during the Summer Session and the student must be planning to enroll for Fall Semester. Loans must be paid within 30 days.

All applicants must have a co-signer who will guarantee repayment. The co-signer must be over 21; must be permanently employed full-time (not receiving Financial Aid); must have a current local address, phone number, social security number and driver's license number; and cannot be living at the same address as the applicant (parent, guardian, spouse or friend). The Financial Aid Office must be able to contact the co-signer at work and/or at home to verify employment and signature.

Full-time employees of Cuyamaca College are not eligible for emergency book loans. Students who have received Financial Aid funds are not eligible for emergency book loans for 15 days after receipt of funds.

Note: This loan program is made possible through the generous donations of the Grossmont-Cuyamaca Community College District Foundation, Associated Students of Cuyamaca College, the Grossmont-Cuyamaca Alumni Association, Cuyamaca College Faculty, and the Rancho San Diego/Spring Valley Rotary Club.

SATISFACTORY ACADEMIC PROGRESS

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Satisfactory academic progress (SAP) is defined as the normal length of time for you to complete an educational objective. To receive financial aid, your educational objective must be an Associate's Degree, Certificate, or Transfer to a four-year university. When you apply for financial aid, we must review your entire academic record and determine whether you have made satisfactory academic progress. SAP standards apply to all students regardless of previous financial aid history. The following outlines our Satisfactory Academic Progress policy.

Satisfactory Academic Progress—General

1. Pace of Progression:

You must **complete** the following number of units each semester based on your enrollment status or the number of units attempted:

Units you attempt	Units you must complete to meet SAP
a.) Full-time (12+ units)	at least 9 units each semester
b.) Three-quarter time (9-11.5 units)	at least 7 units each semester
c.) Half-time (6-8.5 units)	at least 5 units each semester
d.) Less than half-time (0.5-5.5 units)	at least 0.5 units each semester

2. You must maintain a semester and an overall grade point average (GPA) of **2.0** or higher.

3. You will be expected to complete your educational objective by the time you have completed 71 units or attempted 90 units, whichever occurs first. This includes changes in majors and all units completed at all other schools, and applies to students working towards completing an Associate's Degree or Transferring. Students working towards completing a Certificate program will be expected to complete their educational objective by the time they have completed 36 units and/or attempted 45 units, whichever comes first.

Generally, this unit maximum is enough to provide financial aid for one educational objective rather than multiple objectives. Students who have a goal of transferring to a four-year university and a goal of an Associate's degree generally will be unable to meet both objectives within the unit limit.

Once you complete your educational objective, you will not be eligible to receive any more financial aid at Cuyamaca College (except for the fee waiver and scholarships).

Review Policy—General

1. The following will be considered as units completed and attempted:

- a) "A" through "D" grades.
 - b) "CR" or "P" passing with credit.
2. The following will be considered units attempted, but not completed (deficient units):
- a) "F" grade
 - b) "W" - withdrawal
 - c) "I" - incomplete
 - d) "NC" or "NP" - no credit
3. All repeated courses count toward the unit maximum, including semesters for which Academic Renewal may have been applied by Admissions and Records.

Review Policy – Did Not Receive Aid the Previous Academic Year

If you did not receive financial aid during the previous academic year, we will review your entire academic record at Cuyamaca College, as well as coursework transferred in from other colleges. Satisfactory academic progress will be assessed if you have attempted 7 or more units. This includes coursework transferred into Cuyamaca College.

The overall number of units completed will be compared to the overall number of units attempted. If you are deficient by 7 or more units or your overall GPA is less than 2.0, you will be required to petition for lack of progress/low GPA. New applicants who are not meeting SAP standards are not eligible for Financial Aid Warning consideration.

Review Policy – Received Aid the Previous Academic Year

1. Your GPA and number of units completed will be checked at the end of each semester and evaluated based on the SAP general standards above.

2. SAP Evaluation

Financial Aid Warning

- Students who are paid Full-time, $\frac{3}{4}$ -time and $\frac{1}{2}$ -time who pass at least three (3) units with a minimum 2.0 GPA, but less than the required number of units based on their enrollment status, will be placed on Financial Aid *Warning* for the next semester.
- Students who are paid at less than $\frac{1}{2}$ -time status are not eligible to be placed on *Warning* status.
- Students placed on Warning status are eligible for financial aid for the Warning term and must make SAP for that term in order to maintain their financial aid eligibility.
- Students will be notified in writing that they have been placed on *Warning* status and they will not be required to submit a Financial Aid appeal for the *Warning* term. A student placed on Financial Aid *Warning* who does not make SAP again for the *Warning* term will be disqualified the following term and will be subject to the Financial Aid Appeal process.

Financial Aid Disqualification

- All students who do not make SAP (excluding students who meet the Financial Aid *Warning* standards detailed above) will be disqualified from receiving financial aid.
- Students who choose not to go through the Financial Aid Appeal process or who do not make SAP while on Financial Aid Probation will be disqualified and will not regain eligibility for financial aid at Cuyamaca College until they meet the reinstatement conditions (see below).

Financial Aid Probation

- Students who were disqualified for not meeting Financial Aid SAP standards have the option to submit an appeal through the Financial Aid Appeal process. Students who are approved through the Appeals process will be placed on Financial Aid Probation and *are eligible for financial aid*.
- Students on Financial Aid Probation must make SAP according to SAP general standards above and may also need to meet the conditions set by the Appeals Committee to maintain financial aid eligibility.

Students may make up deficient units in the Summer. However, students who are subject to disqualification going into Summer will be required to submit a petition for reinstatement for the subsequent Fall or Spring term. If a student receives financial aid in the summer session, they will be held to the SAP criteria previously outlined in the General SAP standards.

Financial Aid Appeal Process

Students may appeal for reinstatement or continuation of financial aid by submitting a Financial Aid Petition form to the Financial Aid Office. The Financial Aid Petition must indicate:

1. The extenuating circumstances surrounding why you did not complete the minimum number of units, maintain a 2.0 GPA, or exceeded the 71 units completed or 90 units attempted limit.
2. The steps you will take to improve your academic status or positive progress to complete your educational objective.
3. Documentation to support your extenuating circumstances.

Students will receive written notification of the appeal decision. If you must appeal because of lack of satisfactory progress, you are not eligible for retroactive awards if the appeal is approved.

Conditions for Reinstatement after Disqualification or Disapproved Appeal

Reinstatement is not an automatic process and is not guaranteed. Students may attempt to regain eligibility for financial aid after disqualification and/or denial of appeal for lack of progress by:

- Enrolling in a minimum of six (6) units and completing a semester of SAP according to the previously outlined General SAP standards.
- Submitting a Financial Aid Petition form and appropriate documentation as outlined on the petition form.
- Complying with any other specific conditions that were set in the appeal decision made by the Appeals Committee.
- Having your appeal approved.

English as a Second Language (ESL)

A student enrolled in our ESL program must take the CELSA test for assessment of student's ESL class level. To receive financial aid while in our ESL program, you must be enrolled in the correct class level tested or above. You will not be eligible for financial aid if you take classes below the level tested. In general students scoring 21 or below will be referred to either an adult school or to college readiness class.

You will not be eligible for financial aid if you attempt classes below your tested level. For example, if your CELSA score recommends entry at ESL 100 and you enroll in ESL 96, you would not be eligible for financial aid because you are enrolling in courses below your tested level.

You will not be funded for courses attempted in a descending sequence. For example, if you have already passed ESL 103 and take ESL 100 the next semester, you will not receive financial aid for the ESL 100 class. You are allowed a maximum of 35 units of ESL for financial aid purposes. ESL courses that apply to your declared major and educational objective will count as regular units towards the unit maximum.

For more information on the CELSA test, go to p www.cuyamaca.edu/counseling/Assessment.asp or contact the Assessment Center at (619) 660-4426. To register for the CELSA go to WebAdvisor and under the "STUDENTS" menu look for the "Orientation/Assess/Advising" section.

WITHDRAWALS AND REPAYMENT OF FINANCIAL AID FUNDS

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If you receive federal financial aid and *withdraw from all of their classes during the first 60% of a term*, you may be required to repay a portion of the federal grants that you have received but not earned. Financial aid is said to be "earned" each day that you are enrolled in the semester.

If you stay in classes past the 60% of the term you may not owe anything back to the federal government. For the Fall 2013 semester, students must be enrolled and attend classes until **10/30/2013** to be considered eligible for all the financial aid received. If all classes are dropped before **10/30/2013** you may be billed for a portion of the Pell Grant, FSEOG or Direct Loan received in the fall. For the Spring 2014 semester, you must be enrolled and attend classes until **04/10/2014** to be eligible for all the financial aid received. If all classes are dropped before **04/10/2014** you may be billed for a portion of the Pell Grant, FSEOG or Direct Loan received in the spring.

Please Note: *If you fail all classes in a term, you will have only earned 50% of the Pell, SEOG or Direct Loan received and may be billed for the amount not earned. This rule applies even if you were enrolled in classes for the whole term.*

If required to repay funds to the federal government, you may be billed and will have 45 days to repay the funds in full. You may not be eligible for any further financial aid at any college in the United States until the funds have been repaid in full.

Overpayments

You can be considered to have received an overpayment of federal funds if, for example

- Payments are made to you and you already have a Bachelor's degree (or the equivalent from another country) – for Federal Grants only.
- Payments are made to you based on incorrect information on your financial aid or admissions application.
- Payments are made to you after you are no longer enrolled in the required number of units.
- Payments are made to you, but you drop all of your classes.
- Payments are made to you while you are in default on a student loan or you owe a refund on a federal grant.
- Payments are made to you when you receive financial aid from Cuyamaca College and from another institution.

If you have an overpayment or are repaying an overpayment, you will not be eligible for any federal aid at any school until the amount you owe is repaid.

YOUR RIGHTS AND RESPONSIBILITIES

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Education after high school requires time, money, and effort. It is a big investment. As a student and a consumer you should carefully evaluate all education or training options. To help make a good choice, you should have information about a school's academic programs, facilities, graduation rates, full cost of attendance, refund policy, financial aid programs, and other information you think will help in making a decision. Get good answers before making a commitment.

As a financial aid recipient, it is your right to ask:

- What it costs to attend, and what the policy is on refunds for students who drop out.
- How the school determines whether students are making satisfactory academic progress, and what happens if they are not.
- What financial help is available, including information on all federal, state, and school financial aid programs.
- About the deadlines for submitting applications for each of the financial aid programs available and what criteria is used to select financial aid recipients.
- How individual financial need is determined. This process includes how costs for tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
- What resources are considered in the need calculation, (such as parental contribution, other financial aid, personal assets, etc.), and how much of your financial need, as determined by the school, is met.
- To explain the various programs in your student aid package. If you believe you have been treated unfairly, you may request reconsideration of the award.
- How much of your financial aid must be repaid, and what portion is grant aid. You have the right to know what the student loan interest rate is, the total amount that must be repaid, payback procedures, when repayment is to begin, and how long you have to repay.
- How to apply for additional aid if your financial circumstances change.

As a financial aid recipient, it is your responsibility to:

- Review and consider all information about a school's program before enrolling.
- Complete the financial aid application accurately and submit it on time to the appropriate processor. Errors delay the processing of your financial aid application. Intentional misrepresentation on an application for federal financial aid is a violation of law and a criminal offense subject to penalties.
- Respond promptly and return all requested additional documentation, verification, corrections, and/or new information to the appropriate agency.
- Read, understand, and keep copies of all forms and agreements that you sign.
- If you have a loan, notify the school and lender of changes in your name, permanent mailing address, marital status, or enrollment status.
- Perform, in a satisfactory manner, the work that is agreed upon in accepting a Federal Work-Study award.
- Know and comply with the deadlines for application or reapplication for aid, and with the school's refund procedures.
- Report the receipt of all resources not considered in evaluating your eligibility.
- Maintain satisfactory academic progress according to the school's policies and standards.
- If you have a loan, complete exit loan counseling before you leave school or drop below half-time enrollment
- Respect and abide by the Student Code of Conduct defined in the Cuyamaca College Catalog.

MISCELLANEOUS

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Drug Abuse Prevention Program

The Grossmont-Cuyamaca Community College District prohibits the unlawful possession, use, or distribution of illicit drugs or alcohol by students on district property or at any District sponsored or sanctioned activity.

Any student or employee in violation of this policy is subject to disciplinary action, up to and including expulsion from the District or termination of employment. The decision to take disciplinary action in any instance rests with the Governing Board after consideration of recommendations made by the site administrator and advisory panel.

The possession, use, or sale of alcoholic beverages by anyone on District property is a violation of the California Business and Professions Code 25608, as well as the Student Code of Conduct. The possession, use or sale of any illegal drug is a violation of state law and any person found in violation may be subject to arrest by federal, state, and local law enforcement authorities. Criminal prosecution is separate from any administrative discipline that may be imposed by the District.

The Grossmont-Cuyamaca Community College Governing Board has adopted policies regarding the possession and use of tobacco, alcoholic beverages, narcotics, and other substances. In addition, the Board, through its powers of governance, actively encourages and supports College and District Administrators in their planning and implementation of the following activities all of which are designed to discourage and/or prevent substance abuse among all officers, employees, students, and citizens within the District. In furtherance of these policies the Board provides:

1. Individual Counseling - The Grossmont College and Cuyamaca College Counseling Centers are staffed with professional counselors trained in analyzing the personal problems of students and staff, as well as in assisting them in their educational and career planning.
2. Referral to Community Resources - Many of the community service centers operating in San Diego County have been researched by District staff. A listing of substance abuse service agencies has been compiled and is available for distribution to students and staff. Agencies were selected based upon target clientele, services offered, fees charged, and proximity to the college campus.
3. Availability of Substance Abuse Information - Information on substance abuse is available on campus as follows:
 - a) Films, literature, and speakers on drug abuse are held during College Hour and at the Health and Wellness Center.
 - b) Addiction Hotline number 1-800-827-5596.
 - c) Posters about substance abuse are placed in selected locations and rotated periodically.
 - d) Alcoholics Anonymous Central Office and the 12 steps number (619) 265-8762.
 - e) Federal Substance Abuse and Mental Health referral service number 1-800-662-4357.
 - f) Cuyamaca College Crisis Response Procedures
 1. Person in Crisis - Call Public Safety 644-7654 initial responders
 2. Switchboard Help - Public Safety Officer 644-7654 - Health and Wellness Center 660-4200 - Administrator on Duty 660-4000 - Assistant Dean of Student Affairs 660-4295
 3. In any case where a weapon is involved, PUBLIC SAFETY will take the lead.
 4. Public Phones on Cuyamaca College Campus Dial #1 for Public Safety or 911 or use Blue Emergency Call Boxes at various locations on campus.
 5. WHEN YOU CALL PUBLIC SAFETY, DON'T HANG UP – STAY ON THE LINE AND PROVIDE ALL INFORMATION REQUESTED.
4. Courses That Include Substance Abuse Issues - HED 110, Essentials of Personal and Community Health or Biology 115, Biology of Alcohol and other Drugs.

IMPORTANT WEBSITES AND PHONE NUMBERS

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Cuyamaca College Financial Aid- www.cuyamaca.edu/finaid (619-660-4201)

California Student Aid Commission (Cal Grant, Chafee, Child Development Grant)- www.csac.ca.gov/

(888-224-7268)

Free Application for Federal Student Aid (FAFSA)- www.fafsa.ed.gov (800-433-3243)

Federal Student Aid (Grants, Loans)- www.studentaid.ed.gov (800-433-3243)

Cuyamaca College EOPS- www.cuyamaca.edu/eops (619-660-4204)

Cuyamaca College CARE- www.cuyamaca.edu/eops/cte-care.asp (619-660-4204)

Cuyamaca College Career Center- www.cuyamaca.edu/careerserv (619-660-4436)

Cuyamaca College Scholarship Specialist- www.cuyamaca.edu/scholarships/default.asp (619-660-4537)

Cuyamaca College Assessment- www.cuyamaca.edu/counseling/Assessment.asp (619-660-4426)

Office of Inspector General (Dept. of Education) - www2.ed.gov/about/offices/list/oig/index.html (800-641-8799)

NOTE: Care has been taken to ensure the accuracy of information contained in this publication. The information, is however, subject to change.