FINANCIAL AID

References:
Education Code Sections 66021.3, 66021.6, 66025.9, 69514, 76300, and 94912.5; Title 5 Sections 55031, 58600, 58601 et seq.; 20 U.S. Code Sections 1070 et seq.; 34 Code of Federal Regulations Section 668; (U.S. Department of Education regulations on the Integrity of Federal Student Financial Aid Programs under Title IV of the Higher Education Act of 1965, as amended.); Financial Aid Programs under Title IV of the Higher Education Act of 1965, as amended.; ACCJC Accreditation Standard III.D.15

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

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

Financial aid programs offered include:
- California College Promise Grant
- Cal Grant
- Community College Completion Grant
- Full-Time Student Success Grant
- Federal Pell Grant
- FSEOG (Federal Supplemental Educational Opportunity Grant)
- Federal Direct Student Loan Program
- Federal Work Study
- Scholarships
- SBCC Promise Grant
Application Process
Students who would like to be considered for financial aid must apply using either the Free Application for Federal Student Aid (FAFSA), California Dream Act Application, California College Promise Grant Application, or SBCC Promise sign-up. Some financial aid resources require a student to submit additional application materials; scholarships, for example, might have a separate form to submit to the funding agency. The Financial Aid Office is not responsible for the application process for outside resources like non-SBCC scholarships and the SBCC Promise, but all students are encouraged to apply for scholarships that might contribute to their financial resources while attending college.

Deadlines
See the Financial Aid webpage on the District's website for semester-specific financial aid deadlines. All deadlines shall be strictly adhered to.

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

- Students must have financial need and demonstrate it through their financial aid application materials. (Note: However, there are some loan programs and many scholarship programs available to students who do not demonstrate financial need.) It is strongly recommended that students apply for aid by the deadline dates if they think they may need financial assistance.
- In order to receive financial aid, students must be admitted to the college and working toward a degree or certificate. (However, students may apply for aid before being accepted for admission or enrolled.)
- To qualify for all federal aid, students must be U.S. citizens or eligible non-citizens. State aid may be available to undocumented students.
- All students must have a valid Social Security number to be eligible for federal aid.
- Male students who are between the ages of 18 and 25 must be registered with the U.S. Selective Service.
- Continuing students must be making satisfactory academic progress.
- Students receiving federal student aid may use it for educational purposes only.
- To continue to qualify for financial aid, students may not owe a refund on a federal grant or be in default on any federal educational loan.
Payment Procedures
The District shall disburse all financial aid funds to eligible students in two disbursements per semester with the only exceptions of scholarships and academic-year loans. Financial aid funds are either sent in a paper check mailed to the student or by Direct Deposit to the student’s checking or savings account.

Return of Title IV Funds
SBCC will determine the amount of federal financial aid a student has earned in accordance with federal law. Recipients of funds from 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;
2. the midpoint of the semester for a student who leaves without notifying the College; or
3. the date the instructor officially withdraws the student for failure to adhere to attendance requirements.

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

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

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

Satisfactory Academic Progress

Reference: 34 Code of Federal Regulations Section 668.34

Federal regulations require that institutions establish satisfactory academic progress standards for students applying for and receiving federal aid. These regulations require that the Financial Aid Office review all periods of a student’s enrollment history, regardless of whether financial aid was received, to determine if a student is making satisfactory academic progress toward an educational objective. A student’s progress will be evaluated at the end of the Fall, Spring, and Summer terms 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 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
- Community College Completion Grant
- Full-Time Student Success Grant
- Federal Work Study
- Federal Pell Grant
- Federal Direct Loan Program (including Parent Loans)
- Federal Supplemental Educational Opportunity Grant (FSEOG)

Students only receiving the California College Promise Grant, Alternative Loans, Campus Scholarships, 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, EW, MW or W will not be considered acceptable for satisfactory academic progress.

**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, W, MW, or EW will not be used in grade point average calculation.

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

**Pace of Progression**
Federal regulations require that institutions measure a student’s pace toward achieving the educational objective to ensure completion 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 the current major/program of study will be used for this determination. Students shall be disqualified once a determination is made that completion within the unit maximum (90 units for
Associate Degree or 150% of the number of units required for a certificate) is not possible.

**Associate Degree:** This requires completion of a minimum of 60 units at SBCC. Students must complete their objectives 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 objectives 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 the student has attempted 27 units.

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

**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 and 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, the student 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: Students who were 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 the decision for disqualification of financial aid for failure to meet the GPA standard, pace-of-progression, exceeding the maximum time period, or failing and/or withdrawing from all their classes in a semester.

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 the student has taken and will take to prevent a similar circumstance in the future.

The appeal will be reviewed by a committee of faculty and staff. Once a decision is made, the student will be notified by email from the Financial Aid Office. The appeal process is final and cannot be appealed further at the college.

Loss of the California College Promise Grant

In order to maintain eligibility for the California College Promise Grant, students must meet academic and progress standards. Students who have two consecutive primary terms (Fall/Spring semesters) of not meeting academic and/or progress standards shall become ineligible for the California College Promise Grant and must successfully appeal to have their grants reinstated.

Academic Standards: Students must maintain a cumulative GPA of 2.0 or higher.
Progress Standards: Students must satisfactorily complete more than 50% of all coursework completed.

Combination of Academic Progress and Progress Standards: Any combination of two consecutive primary terms of cumulative GPA below 2.0 and/or cumulative unit completion of less than 50% will result in the loss of the College Promise Grant.

Reinstatement/Appeal Procedures:

Reinstatement: A student who has lost the California College Promise Grant may have the grant reinstated after two primary terms of nonattendance.

Appeal Procedures: Students may appeal the loss of the California College Promise Grant due to extenuating circumstances, or where a student with a disability applied for but did not receive reasonable accommodation in a timely manner. Extenuating circumstances are verified cases of accidents, illnesses, or other circumstances that might include documented changes in the student’s economic situation or evidence that the student was unable to obtain essential student support services. Extenuating circumstances also include special consideration of the specific factors associated with Veterans, CalWorks, EOPS, and DSPS students.

For most students, appeals are submitted to the Office of Student Affairs as part of the Academic Reinstatement Petition process. For students who return to college after one semester of nonattendance, appeals are submitted to the Financial Aid Office.

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

A misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. If a person to whom the misrepresentation was made could reasonably be expected to rely, or has reasonably relied on the misrepresentation, the misrepresentation would be substantial.
This procedure does not apply to statements by students through social media outlets or by vendors that are not providing covered services, as reflected herein.

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