

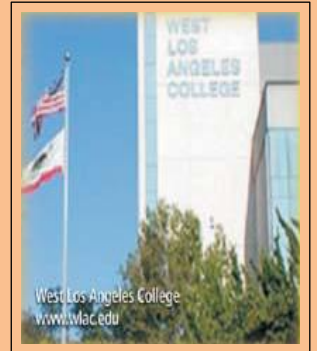
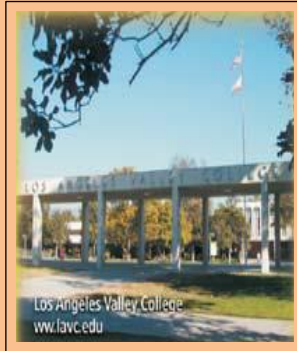
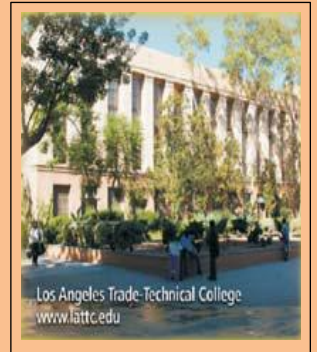
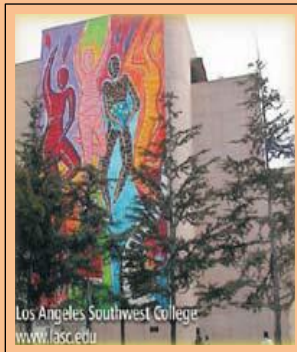
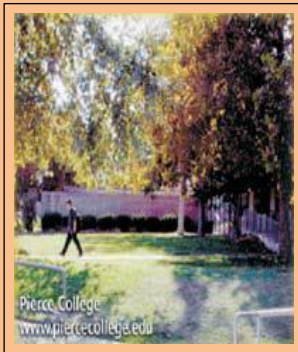
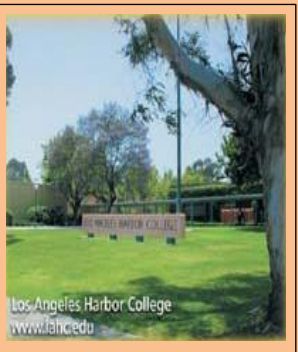
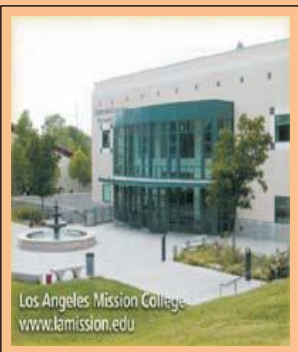
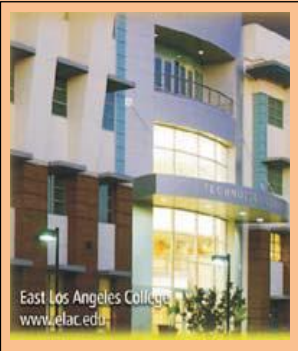
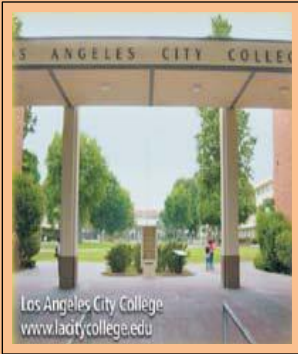
2020-2021

Your

Helping Hand

To understanding Financial Aid

Los Angeles Community College District



Message from the Financial Aid Office

Dear Financial Aid Recipient

Welcome to our college and the financial aid office.

An education is one of the most important investments you will make for yourself. We know your decision to attend our college will prove to be rewarding. Our office is proud of our college and of our graduates. We will do our utmost to help you keep your financial concerns manageable and achieve your educational goals.

Financial aid can be a complex topic. Our office has a committed team of professionals who are ready to assist and help you understand the financial aid process. Timely and responsible delivery of your financial aid requires a close partnership among you, this office, and several other entities. This guide is designed to assist you in understanding your responsibilities as a financial aid recipient.

Please read the information contained in this guide – it should answer most of your questions including those regarding your obligations when you receive financial aid funds. If you have additional questions or concerns, do not hesitate to visit us on the web or give us a call.

We wish you success in achieving your academic goals.

- The Financial Aid Office

*This printed publication seeks to provide a general understanding of financial aid services at the time of publication. For the most current information we ask that you review our online publication for the Helping Hand on the LACCD website which is updated more frequently. This publication was first printed on **June 12, 2020.***

LOS ANGELES COMMUNITY COLLEGE DISTRICT (LACCD)

East Los Angeles College [ELAC] (001222 FAFSA) (022260 CA Dream Act Application)

1301 Avenida Cesar Chavez
Monterey Park, California 91754
(323) 265-8738
elac.edu

Los Angeles City College [LACC] (001223)

855 North Vermont Avenue
Los Angeles, California 90029
(323) 953-4000 x2010
lacitycollege.edu

Los Angeles Harbor College [LAHC] (001224)

1111 Figueroa Place
Wilmington, California 90744
(310) 233-4320
lahc.edu

Los Angeles Mission College [LAMC] (012550)

13356 Eldridge Avenue
Sylmar, California 91342
(818) 364-7648
lamission.edu

Los Angeles Pierce College [LAPC] (001226)

6201 Winnetka Avenue
Woodland Hills, California 91371
(818) 719-6428
piercecollege.edu

Los Angeles Southwest College [LASC] (007047)

1600 West Imperial Highway
Los Angeles, California 90047
(323) 241-5338
lasc.edu

Los Angeles Trade-Technical College [LATTTC] (001227)

400 West Washington Boulevard
Los Angeles, California 90015
(213) 763-7082
lattc.edu

Los Angeles Valley College [LAVC] (001228)

5800 Fulton Avenue
Valley Glen, California 91401
(818) 947-2412
lavc.edu

West Los Angeles College [WLAC] (008596)

9000 Overland Avenue
Culver City, California 90230
(310) 287-4532
wlac.edu

Educational Services Center (ESC)

770 Wishire Boulevard
Los Angeles, California 90017
(213) 891-2300
laccd.edu

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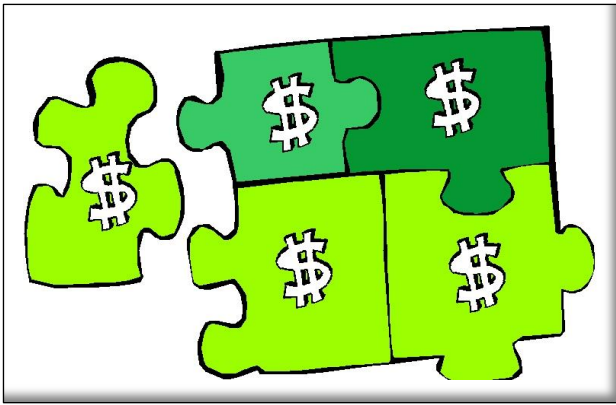
Steve Giorgi, *Financial Aid Manager*

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Muniece Bruton, LASC	Student Services Building, Room 104
Ludwig Perez, LATTTC	Juniper Hall, First Floor
Vernon Bridges, LAVC	Student Services Center Building, 1 st Floor
Glenn Schenk, WLAC	Student Services Building (SSB) 2 nd Floor, Room 210

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FINANCIAL AID ELIGIBILITY AND APPLICATION PROCESS

What is Financial Aid?

The purpose of student financial aid is to provide financial assistance to students who, without such aid, may be unable to attend college. Although it is expected that students and parents will make a maximum effort to meet the cost of education, financial aid is available to fill the gap between family resources and their annual educational expenses. Financial aid is intended to supplement the family's existing income/financial resources and should not be depended upon as the sole means of income to support other non-educational expenses.

Financial aid is available from various sources such as federal and state governments, institutional, and community organizations, as well as individual donors. Financial aid can be awarded in the form of grants, waivers, loans, work-study, scholarships, or a combination of these.

Who is eligible for Financial Aid?

To be considered for financial aid, students must meet the following minimum requirements:

- For federal aid eligibility, be a US citizen or an eligible non-citizen. An eligible non-citizen is a US permanent resident who has documentation from the Department of Homeland Security verifying that his/her stay in the US is for other than a temporary purpose.
- For state aid eligibility, be either a (1) US citizen or eligible non-citizen, or (2) be classified as an AB540 or AB1899 student by your college's Admissions & Records Office.
- Demonstrate financial need (for most programs).
- Have a valid high school diploma (as determined by the college Admissions & Records Office) or a recognized equivalent such as a General Education Development (GED) certificate, passed a high school proficiency examination, or completed a high school education in a home school setting. (Students, who were enrolled in a college or university prior to July 1, 2012 who do not meet this requirement should check with their Financial Aid Office for alternative qualifying options.)

- Be enrolled as a regular student in an eligible baccalaureate degree, associate degree, transfer program, or certificate of achievement program.
- Be making Satisfactory Academic Progress in an eligible program of study.
- Not be in default on any student loan such as Federal Perkins Loan, Federal Stafford Loans (subsidized and/or unsubsidized), Federal Direct Loans (subsidized and/or unsubsidized), or Supplemental Loan to Assist Students (SLS) at any college attended.
- Not owe an overpayment on a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Academic Competitiveness Grant (ACG), SMART Grant, Iraq and Afghanistan Service Grant and Children of Fallen Heroes Scholarship.
- If a male, be registered with Selective Service (including California Dream Act applicants). Visit www.sss.gov for more details on who and when one must register.
- Have a valid Social Security Number (SSN) for federal aid eligibility (not required for California Dream Act Application applicants).
- Must have resolved all drug conviction issues.
- File a federal income tax return if required to do so.

Student Dependency Status

If you meet one or more of the criteria below as of the date you submit your application, you are considered an INDEPENDENT student for financial aid purposes. Complete the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA, for AB540 students) with your (and your spouse's, if applicable) income and asset information. If you do NOT meet any of the criteria below, you are a DEPENDENT student and must provide your and your parents' income and asset information on the FAFSA or CADAA.

Dependency Criteria

- You were born before **January 1, 1997**.
- You are married.
- You will be enrolled in a master's or doctoral program (graduate or professional program beyond a bachelor's degree) in **2020-2021**.
- You are currently serving on active duty in the US Armed Forces for purposes other than training.
- You are a veteran of the US Armed Forces.
- You have or will have children who will receive more than half of their support from you between July 1, 2020 and June 30, 2021.
- You have dependents (other than your spouse or children) that live with you and receive more than half of their support from you now and through June 30, 2021.
- At any time since you turned age 13, both your parents were deceased, or you were in foster care, or you were a dependent/ward of the court.
- You are currently an emancipated minor or you were an emancipated minor as determined by a court in your state of legal residence.
- You are currently in a legal guardianship or you were in a legal guardianship by a court in your state of legal residence.
- At any time on or after July 1, 2019, your high school or school district homeless liaison determined that you

were an unaccompanied youth who is homeless or were self-supporting and at risk of being homeless.

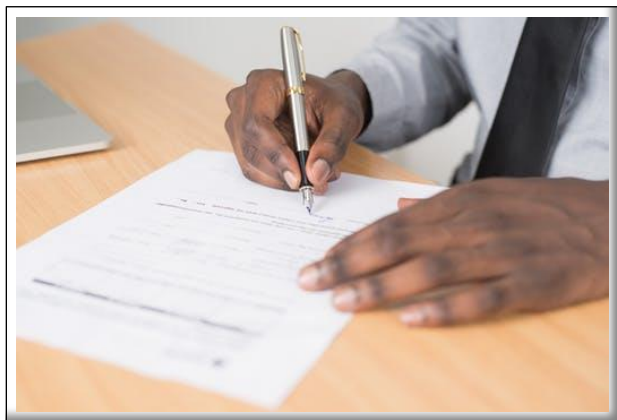
- At any time on or after July 1, 2019, the director of an emergency shelter or transitional housing program funded by the US Department of Housing and Urban Development determined that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.
- At any time on or after July 1, 2019 the director of a runaway or homeless youth basic center or transitional living program determined that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.

The Financial Aid Office may require documentation showing you meet the criteria for being an INDEPENDENT student.

Special Dependency Exceptions

Under federal and state laws, if you are a dependent student, you are required to provide parental information and signatures on your aid application. Under very limited conditions, you may be able to submit your application without parental information due to special circumstances. Examples of special circumstances include: your parents are incarcerated, or you left home due to an abusive family environment. Notify the Financial Aid Office if you feel that you have special circumstances.

If you believe you have a special circumstance and are unable to provide parental information, you will need to provide documentation to verify your situation. Written evidence may include court of law enforcement documents, letters from a school counselor, social worker, or clergy member, and other relevant data that explains your situation.



How to Apply

We encourage all students to apply for financial aid online at studentaid.gov or at caldreamact.org (for AB540 students). Processing is fastest and most accurate when completing your application online. You may also apply using the myStudentAid app available on the Apple App store for (IOS) or Google Play (Android). If you want to request a paper application, you may print one from the websites above or you may contact the Federal Student Aid

Information Center at (800) 433-3243 (for the FAFSA) or the California Student Aid Commission at (888) 224-7268 (for the CADAA).

After the results of your FAFSA (or CADAA for AB540 students) are received by the college, you can view your financial aid status through the Los Angeles Community College District (LACCD) Student Information System (SIS) at mycollege.laccd.edu.

Students applying for Federal Direct Loans, Federal PLUS Loans, Emergency Loans, or scholarships, must complete additional processes and forms. Not all colleges participate in all of these programs. The FAFSA and/or CADAA are not required for some scholarships and emergency loans.

Staff members are available to answer your questions and help you complete any of the financial aid forms.



Deadlines

March 2, 2020

For Cal Grant Consideration, you must submit a FAFSA (or CADAA for AB540 students) and a verified Grade Point Average (GPA).

May 1, 2020

Complete and submit all required documents to your Financial Aid Office. This will ensure that we are able to process your financial aid file in time for the start of the Fall 2020 semester.

September 2, 2020

Second chance deadline for community college students to apply for a Cal Grant B (except for AB540 students). Since the number of awards available in September is limited, it is best to apply by March 2, 2020.

June 30, 2021

Deadline for submitting a 2020-2021 FAFSA or CADAA (for AB540 students). For Federal Pell Grants, a valid electronically processed FAFSA must be received by the college from the US Department of Education before the last day of the semester for which you are enrolled or June 30, 2021, whichever comes first. ***Do not wait until the last minute to apply for financial aid.***

Federal Direct Loans: Please check with your college Financial Aid Office for campus specific deadlines.

File Completion

1. Students can check their financial aid file status and To Do List from the LACCD SIS. You must complete your To Do List. (mycollege.laccd.edu).
2. The Financial Aid Office may request additional documentation based on the information submitted on your financial aid application such as:
 - Federal tax return or transcript, wage and income (W2) transcripts, and/or proof of non-filing
 - Verification of untaxed income and benefits
 - Verification Worksheets
 - Other documents as needed to verify your application or situation

Verification requirements apply to all federal aid programs and the state Cal Grant program.



ENROLLMENT FEES AND NON-RESIDENT TUITION

California Resident Tuition

The Admissions Office determines the residency status for all students. Effective Summer 2019, the enrollment fee for a California resident is \$46.00* per unit. Enrollment fees may be waived for students who are eligible for a California College Promise Grant (CCPG) (formerly known as the Board of Governors (BOG) Fee Waiver).

(* fees are subject to change)

Assembly Bill 1899 Students

Victims of trafficking, domestic violence and other serious crimes may apply for and receive the California College Promise Grant (CCPG).

Assembly Bill 540 Students

Assembly Bill 540 (AB540) allows qualified students to be exempt from paying out-of-state tuition at public colleges and universities in California. Contact your Admissions & Records Office to determine if you qualify under this classification.

Non-Resident Students

The tuition fee for non-resident out-of-state student is \$225* per unit and the capital outlay fee is \$26 per semester. ***Non-resident students are not eligible for California College Promise Grant (CCPG), unless they meet eligibility for AB540 consideration.***

Please contact your campus Business Office for additional information and assistance.

(* Tuition and fee rates are subject to change)

California College Promise Grant [Formerly Board of Governors (BOG) Fee Waiver]

We encourage all students to apply using the FAFSA or CADAA (for AB540 students) so that they will be considered for all available financial aid programs.

The CCPG is offered by the California Community Colleges. Applicants are not required to be enrolled in a specific number of units or courses to receive the CCPG. The CCPG only waives enrollment fees and no other fees. Approval for the CCPG is district wide. Your academic standing within the LACCD may impact your ability to receive the CCPG. Since this is a waiver, there are no actual funds to disburse.

You are eligible to apply for the CCPG if you are:

- A California resident or are classified as an AB540 student **AND**
- You are enrolled in credit coursework

YOU MAY QUALIFY FOR THE CCPG IF ANY OF THE FOLLOWING CATEGORIES APPLY TO YOU:

Method A: Recipient of Benefits

At the time of application, you are a recipient of benefits under the TANF/CalWORKs Program, Supplemental Security Income/State Supplementary Payment (SSI/SSP), or General Assistance Program (GA). Documented proof of benefits is required.

If you do not complete a FAFSA or CADAA you have the option of applying for the CCPG through your campus financial aid office

Method B: Income Standards

You and/or your family must meet the specified income standards by household size.

Method C: Student Aid Applicant

You may be eligible if you have applied for financial aid via the FAFSA or CADAA (for AB540 students) and you have been determined to have sufficient financial need based on the information you have provided.

Method D: Homeless Youth

You may be eligible if you are a homeless youth under the age of 25.

Other Ways to Qualify for the CCPG

- You are eligible if you have Certification from the California Department of Veterans Affairs or the National Guard Adjutant General that you qualify for a Dependent's CCPG. The documentation must specify eligibility for the 2020-2021 academic year.
- If you are a dependent of deceased law enforcement/fire suppression personnel killed in the line of duty, you must show documentation from the public agency employer of record. The documentation must specify eligibility for the 2020-2021 academic year.
- If you are a recipient of the Congressional Medal of Honor or a child of a recipient, submit documentation from the Department of Veterans Affairs.
- If you are a dependent of a victim of the September 11, 2001 terrorist attacks, submit documentation from the California Victim Compensation and Government Claims Board.



Registered Domestic Partnership

If you are in a Registered Domestic Partnership (RDP), you will be treated as an independent, married student to determine eligibility for the CCPG and will need to provide income and household information for your domestic partner. If you are a dependent student and your parent is in a Registered Domestic Partnership, you will be treated the same as a student with married parents and income and household information will be required from your parent's

domestic partner. This is applicable to state aid only, not federal aid.



GENERAL INFORMATION

Enrollment and Aid Eligibility

You must designate one of the LACCD colleges as your Home School and be actively enrolled in at least one financial aid unit approved unit every semester in order to be processed for financial aid. Active enrollment means classes have started and you are actively attending classes. Consult with your Financial Aid if you are planning to change your Home School.

Audited Classes

Students cannot receive financial aid, including the CCPG, for enrollment in audited classes. No exceptions to this policy can be made.



Enrollment at Other Colleges

Consortium Agreements are in effect for all colleges within the LACCD. If you are attending more than one college within the District in the same term, your enrollment status will be the sum total of all approved units in which you are enrolled throughout the District.

Approved Units are courses within a student's academic program. For students who have had an Extension Petition approved, Approved Units refer to the units/classes listed on their Student Educational Plan (submitted with their petition) that have been approved by the Financial Aid Office for financial aid eligibility at your Home School.

Please note that if you have an Extension Petition approved by your Financial Aid Office, you must be actively enrolled in at least one approved class at your Home School. If the

classes you are enrolled in are not approved, the units will not be included in the calculation of your aid.

If you plan to enroll in courses outside of the LACCD and wish to have those courses count for enrollment and payment, you must complete a Consortium Agreement form. The institution outside of the LACCD must be an eligible institution in order for your home school to process the Consortium Agreement.

Summer Financial Aid

Your 2019-2020 or 2020-2021 FAFSA (CADAA) can be used for financial aid for Summer 2020. For more information, check with your Financial Aid Office.

Winter Financial Aid

The Winter session is considered part of the Fall semester for financial aid program purposes. Courses taken during the Winter session are defined as short-term courses. Winter session units count toward the total unit enrollment payment for the Fall semester. If you take a Winter course, you must complete the course in order to be eligible for disbursement. If you withdraw from the Winter course, you may be subject to an overpayment or Return to Title IV (R2T4) regulations.

Tax Credits

American Opportunity Tax Credit – The American Opportunity Tax Credit is a tax credit for qualified education expenses for an eligible student during the tax year.

The tax credit is available to individuals whose modified adjusted gross income is \$90,000 or less, or \$180,000 or less for married couples filing a joint return.



Lifetime Learning Credit – Families may be able to claim up to \$2,000 for qualified education expenses. The maximum credit is determined on a per-taxpayer (family) basis, regardless of the number of postsecondary students in the family. Students whose fees are covered by a fee waiver, scholarship, or grant would not be able to include their costs for tax credit calculation.

For more information on tax credit programs you should consult with your tax professional, the Internal Revenue Service (IRS) Publication 970 or the IRS website at [irs.gov](https://www.irs.gov).

FEDERAL FINANCIAL AID PROGRAMS

Federal Pell Grant

The Federal Pell Grant provides gift aid assistance to undergraduates who have not yet earned a baccalaureate or first professional degree and who demonstrate financial need. Awards are based on your Expected Family Contribution (EFC, as calculated by the results of your FAFSA) and enrollment status. The maximum annual award is \$6,345. Students have a maximum lifetime Pell eligibility of 600% (equivalent to 12 full-time semesters), where 100% is equal to two full-time semesters.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG is a federal grant program designed to supplement other sources of financial aid for students with exceptional need. FSEOG awards are based on financial need and fund availability. A minimum enrollment in six Approved Units is required. Students must receive Pell Grant funds in order to receive FSEOG.

Iraq and Afghanistan Service Grant

Students may be eligible to receive the Iraq and Afghanistan Grant if:

- They are not eligible for a Federal Pell Grant on the basis of their EFC, but they meet the remaining Federal Pell Grant eligibility requirements, and
- Their parent or guardian was a member of the US armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11, and
- They were under 24 years old or enrolled in college at least part-time at the time of their parent's or guardian's death.

Federal Work-Study

The Federal Work-Study Program (FWS) enables students to earn a portion of their financial aid award through part-time employment either on or off campus. To be eligible, a student must meet the eligibility requirements for federal financial aid and must maintain good academic standing while employed under the program. A minimum enrollment level may be required for FWS eligibility. Check with your Home School Financial Aid Office.



Loans (Aid that you must pay back)

A caution about student loans – It takes time for a loan application to be processed by the school, lender, and/or the US Department of Education. Student loan funds are delivered to the student after enrollment and academic progress requirement have been verified. All federal loans require a minimum enrollment of six (6) Approved Active Units.

Loans are sources of financial assistance that allow you to spread the cost of education over time. Federal student loans are not automatically included in students' award packages. Students are not required to borrow a federal student loan.

Loans are serious legal obligations. They must be repaid. You are obligated to repay principal plus interest. We urge all first-time borrowers to spend time learning about the loan process and their responsibilities so that they can make informed choices about their education.

If you borrow federal student loans, you can track your loans through the National Student Loan Data System (NSLDS) website at nsls.ed.gov.

Federal Direct Loans

The Federal Direct Loans (subsidized and unsubsidized) are loans borrowed directly from the federal government which serves as the lender. The student's annual borrowing limit may vary based upon the following:

- The amount of unmet need after other financial assistance has been considered;
- The applicant's grade level in their academic program;
- The applicant's current level of indebtedness;
- The applicant's previous delinquent or defaulted loan history

Fees may be charged by the US Department of Education (ED) and deducted from each loan disbursement.

Interest rates are set by the US Department of Education (ED) and are fixed rates for the term of the loan.

Federal Direct Loans (subsidized)

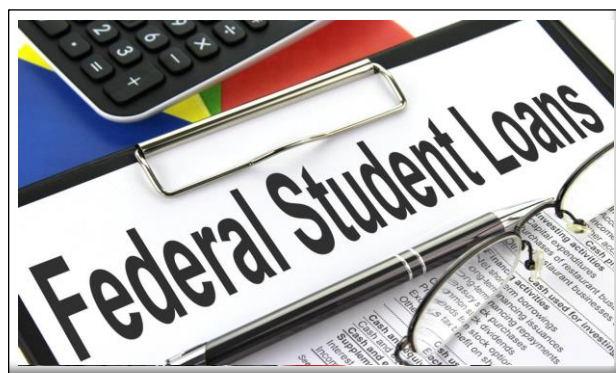
Student must complete the FAFSA and demonstrate financial need according to the federal formula in order to be eligible for subsidized direct loans. Under this program, the federal government will pay the interest on behalf of qualified borrowers for as long as the borrower is enrolled at least half-time in a degree-seeking program.

Effective July 1, 2013, eligibility for subsidized Direct loans is limited to 150% of a student's program. For example, if you are pursuing an associate degree (2-year program) your eligibility for a subsidized loan will be limited to three (3) years. Students must also maintain satisfactory academic progress towards completing their program requirements.

Fees may be charged by the US Department of Education and deducted from each loan disbursement. Interest may be charged during the 6-months grace period, after a student drops below half-time, completes their educational program, or withdraws from college.

Federal Direct Loans (unsubsidized)

Eligibility for the Unsubsidized Direct Loan is not based on a family's demonstrated need. The US Department of Education is the lender under this program. The government does not pay the interest on behalf of borrowers under the Unsubsidized Direct Loan Program. The student borrower can choose either to make periodic payments of the interest or to have the interest added back into the principal of each loan.



Federal Direct PLUS Loan

A creditworthy parent of a dependent undergraduate can apply for Federal Direct PLUS loan. Federal Direct PLUS loans are not based on demonstrated need and may be used to replace all or portions of the calculated family contribution for students who completed a FAFSA.

Not all colleges participate in PLUS loans. *Contact the Financial Aid Office to learn about loan programs that are offered at your home school and details about interest rates, fees, repayment terms, etc.*

Master Promissory Notes

Before you receive a Federal Direct Loan, you will need to sign a Master Promissory Note (MPN) which is your legally binding promise to repay the loan funds you received. The college will not disburse your Federal Direct Loan until your MPN has been signed/e-signed and approved by the US Department of Education. Students can complete their MPN online at studentaid.gov.

Mandatory Loan Counseling

- **ENTRANCE LOAN COUNSELING FOR FIRST-TIME BORROWERS** – All first-time Federal Direct Loan borrowers must complete loan entrance counseling. Entrance counseling for direct loans can be completed online at studentaid.gov.
- **EXIT LOAN COUNSELING** – All borrowers of Federal Direct loan funds are required to have an exit counseling during their final semester, if their enrollment status drops below half-time, or if they withdraw from the college. Students will be notified when Exit Loan Counseling needs to be completed.
- **ANNUAL STUDENT LOAN ACKNOWLEDGMENT** – All students & parent borrowers must acknowledge that they have reviewed the student loan history at studentaid.gov.

STATE FINANCIAL AID PROGRAMS

California College Promise Grant (CCPG) (formerly known as Board of Governors (BOG) Fee Waiver)

The CCPG is offered by the California Community Colleges (see information provided on page 3).

Student Success Completion Grant (SSCG)

The SSCG is offered by the California Community Colleges Chancellor's Office (CCCCO) as a supplement to students receiving the state Cal Grant B (Entitlement or Competitive), or Cal Grant C. Students must be attending full-time and have received a full-time Cal Grant disbursement at a California Community College. The award amount for 2019-2020 was \$649 per semester (12-14.99 units) and \$2,000 per semester (15 or more units). The SSCG may be limited by the availability of state funding during the academic year.

California Student Aid Commission (CSAC) Programs

Cal Grants

Students must meet the general eligibility requirements as noted on page 1, in addition to the following criteria for the Cal Grant Programs:

- Be a California resident or AB540 eligible
- Attend a Cal Grant participating California college or university.
- Have family income and assets below the ceilings.
- Not have a bachelor's or professional degree before receiving a Cal Grant.
- Not be incarcerated.
- New Cal Grant recipients must submit certification of their high school graduation and confirm their college of attendance to CSAC.

Deadline Dates: Entitlement Grants

March 2, 2020 – Primary Deadline

September 2, 2020 – Second Deadline for community college applicants for Competitive Grants (except for AB540 students), but we highly recommend that applicants meet the March 2nd deadline when more funding is available.

Students must submit their FAFSA (or CADAA for AB540 students) by the applicable deadline to the CSAC. They must also have their verified GPA submitted to CSAC by the applicable deadline. GPA verification for students enrolled within the LACCD will be electronically sent to the Commission by the deadline date for those who meet specific criteria.

Your GPA will be electronically uploaded to the California Student Aid Commission via WebGrants for students if you meet the following standards.

- Have completed between 16-23 semester units within the LACCD for a reestablishment GPA.
- Have a completed at least 24 college semester units within the LACCD for a Regular College GPA.
- FAFSA applicants should have their social security number on file with the Admissions & Records office to ensure submission.
- Dream Act applicants should ensure that they are coded as an AB540 student with the Admissions & Records Office.

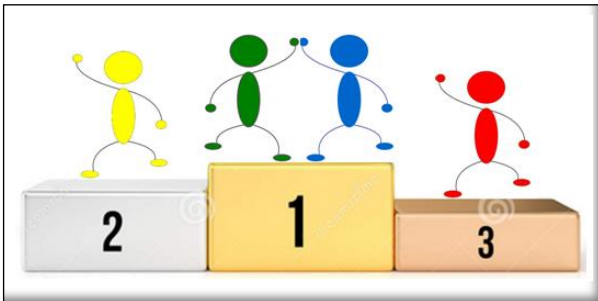
Check with your college financial aid office regarding eligibility for having your LACCD GPA submitted automatically on your behalf.

Students who are awarded Cal Grants can manage their award through the CSAC WebGrants 4 Students website at webgrants4students.org.

Types of Cal Grants Available

Entitlement Grants

- **Cal Grant A** – Provides grant funds to help pay for tuition/fees at qualifying institutions offering baccalaureate degree programs. If you receive a Cal Grant A but are enrolled in an associate degree, transfer, or Certificate of Achievement program, your award will be held in reserve for up to three years until you transfer to a bachelor's degree program.
- **Cal Grant B** – Provides subsistence payments for new recipients in the amount of \$1,672 for a full-time, full year award (2019-2020 award year amount)
 - Payments are adjusted accordingly for three-quarters and half-time enrollment for each payment period.
 - Cal Grant B recipients who transfer to a tuition/fee-charging school after completing one or two years at a community college may have their grant increased to include tuition and fees as well as subsistence.
- **Cal Grant Transfer Entitlement Award** – This award is for eligible California Community College students who are transferring to a four-year college and are under the age of 28 as of December 31st of the award year.



Competitive Grants

- **Cal Grant A and B Competitive Awards** are used for the same purpose as the entitlement awards, except that they are not guaranteed and the number of awards is limited.
- **Cal Grant C** recipients are selected based on financial need and vocational aptitude. Students must be enrolled in a vocational program at a California Community College, private college, or career technical school in a course of study lasting from four months to two years. The 2019-2020 Cal Grant C maximum award amount was \$1,094.

Law Enforcement Personnel Dependents Grant (LEPD)

Student Eligibility:

- Be a dependent or a spouse of California Peace Officer employed by public entities, who has been killed in the performance of duty or totally disabled as a result or caused by external violence or physical force incurred in the performance of duty.
- Be enrolled in a minimum of six (6) units in the LACCD.
- Demonstrate financial need as determined by the Financial Aid Office at your Home School.

The grant will be in an amount equal to the amount provided to a student who has been awarded a Cal Grant. Awards may be used for tuition and fees, books, supplies, and living expenses.

For more information and to obtain an application:

- Go to Commission Programs at csac.ca.gov, or email specialized@csac.ca.gov.
- Call the CSAC Specialized Programs Branch at (888) 224-7268, option #3 **or**
- Submit a request in writing to:

California Student Aid Commission
Specialized Programs
P.O. Box 419029
Rancho Cordova, California 95741-9029

Cal Grant Access Award for Students with Dependent Children

- Cal Grant student with dependent children attending a University, or California Community College campus may be eligible for an access award of up to \$6,024 for qualifying Cal Grant A and B recipients and up to \$4,000 for eligible Cal Grant recipients.
 - Dependent children must be under 18 years of age and receive more than 50 percent of their support from the student.
 - The student must complete a self-certification on the California Student Aid Commission website, mygrantinfo.csac.ca.gov.
 - Institutions are required to resolve any conflicting information regarding student eligibility prior to disbursement.

Chafee Grant

The California Chafee Grant is a federally funded grant administered by CSAC. It provides assistance to current or former foster youth under the age of 26 as of July 1, 2020, and dependent or ward of the court between 16 and 18 with financial need, to use for college courses or vocational school training. Eligible students may receive up to \$5,000 per academic year.

Chafee Grant Satisfactory Academic Progress (SAP) Standards

A student who loses eligibility may appeal the loss of the Chafee grant during any subsequent term following the loss of eligibility. A Chafee Grant student will receive a written notice of the process for appealing the loss of a Chafee grant.

- A Chafee Grant recipient will be automatically reinstated for financial aid eligibility if a student's one of the following applies.
 - The student achieves either a 2.0 GPA during the previous term or a cumulative GPA of 2.0.
 - The student demonstrates the existence of an extenuating circumstance that impeded successful course completion in the past but that has since been addressed such that the student is likely to demonstrate satisfactory academic progress in the future.
 - The student provides evidence of engagement with a supportive program, either on or off campus that is assisting the student to make continued academic progress.

If a Chafee recipient student subsequently fails to meet SAP standards for a third consecutive semester (or equivalent) the student must meet with an appropriate college staff member to update their plan in order to receive their remaining Chafee grant funds. A student who fails to update their plan or who fails to meet SAP for a fourth semester (or equivalent) loses eligibility for subsequent awards but may appeal to retain eligibility.

A student who loses Chafee eligibility due to SAP who withdraws for one or more terms regains eligibility for a Chafee grant upon reenrollment.

To learn more about this program and to apply, visit the Chafee website at chafee.csac.ca.gov or call (888) 224-7268, or email your questions to studentsupport@csac.ca.gov with "Attn: Chafee" in the subject line, or write the commission or mail your application to:

California Student Aid Commission
Specialized Programs Operation Branch
Attn: California Chafee Grant Program
P.O. Box 419029
Rancho Cordova, California 95741-9029
Fax: (916) 464-7977

California National Guard Education Assistance Award Program (CNG EAAP)

The CNG EAAP is a program for active members in the California National Guard, the State Military Reserve, or the Naval Militia designed to provide an educational incentive to improve skills, competencies and abilities.

To qualify, you must:

- Be an active member who has served two (2) years in the California National Guard, the State Military Reserve, or the Naval Militia;
- Agree to remain an active member throughout the participation period in the program.
- Agree to use the award to obtain a certificate, degree, or diploma that you currently do not possess.
- Be enrolled in, registered at, or accepted to a qualifying institution.
- Agree to maintain enrollment of a minimum of three (3) academic units per semester, or the equivalent, at a qualifying institution.
- Agree to maintain at least 2.0 cumulative grade point average (GPA); and
- Be a resident of California for at least one year.

For more information, go to nationalguard.csac.ca.gov

OTHER RESOURCES

Scholarships



Throughout the year, each campus receives announcements about scholarship opportunities. The focus of each scholarship is different. Some scholarships require good grades, some require financial need, and some are awarded to students who are majoring in certain areas. Contact the Financial Aid Office for more information and review the Frequently Used Websites on Page 15.

TRIO/Student Support Services Programs

The Federal TRIO Programs are federal outreach programs designed to identify and provide services to low-income, first-generation college student, and individuals with disabilities evidencing academic need. They were created to motivate these students towards the successful

completion of their postsecondary education. Students must be either a US citizen or permanent resident.

Extended Opportunity Program & Services (EOP&S)

The EOP&S Program is designed primarily for the recruitment and retention of students affected by social, economic, education, or language disadvantages.

EOP&S services include grants and book loans; educational, personal, and career counseling; personal development courses; college survival skills; cultural awareness activities; career workshops; and field trips to four-year colleges and universities.

Criteria for EOP&S students: Be currently receiving a CCPG (Method A or B), be educationally disadvantaged, be enrolled in 12 or more units, have completed less than 70 units or 6 consecutive semesters, and be a California resident (or AB540 student).

Next Up (formerly known as Cooperative Agencies Foster Youth Educational Support (CAFYES))

The mission of Next Up is to provide additional services and support to eligible current or former foster youth. The Next Up program is administered by the EOP&S Office at your campus.

Cooperative Agencies Resources for Education (CARE)

CARE is a state funded support service for single parents receiving public assistance who have children under the age of 14.

Services include books and supplies, cash grants, child care, auto repair reimbursement, meal tickets, auto gas cards, parking permits, bus/tokens, parenting workshops, counseling series, and on and off-campus referrals. Not all services are offered at all colleges within the LACCD.

GAIN/California Work Opportunity and Responsibility to Kids (CalWORKs)

CalWORKs is a welfare program that gives cash aid and services to eligible needy families. The Greater Avenues for Independence (GAIN) program provides employment related services to CalWORKs participants. This is a state program that provides an educational environment where the student may develop the needed vocational skills to enhance his/her job market value.

Services offered include job development, child-care, counseling, books, paid work-study and other support services. Programs offered include General Equivalency Diploma (GED), Adult Basic Education, ESL classes, and vocational classes such as Office Administration, Child Development, Home Health Aide, and Culinary Arts.

AmeriCorps

By becoming a volunteer with one of the AmeriCorps programs, you may earn up to \$6,195 a year for college. To claim your award or learn more, visit americorps.gov.

California College Promise Program (CCPP)

The California College Promise program provides up to two years of FREE enrollment to all full-time (12 units or more) students graduating from an approved California high school beginning with seniors graduating in 2017. Included in this program are priority enrollment, placement in math and English courses required to succeed in college and career support and counseling. Fees covered under the CCPG will not be covered under the CCPP.

To receive more information on the specific requirements, contact the application specialist at your home campus.

Emergency Loans



Some colleges within the LACCD offer limited emergency loan funds to students who face financial emergencies. Contact the college financial aid office for information.

Other

- Veterans Benefits can be found at benefits.va.gov
- Vocational Rehabilitation Assistance can be found at dor.ca.gov.

Contact the appropriate off-campus agency for more details.

FINANCIAL AID PROCESS

Determining Financial Need

Most financial aid awards are based on demonstrated financial need, which is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC). EFC is the amount that the government believes you and your family can be reasonably expected to contribute towards your college costs this year and is based on your FAFSA information (or CADAA for AB540 students).

$$\text{COA} - \text{EFC} = \text{Unmet Financial Need}$$

Cost of Attendance (COA)

Standardized budgets (COA) have been established by each college. Students with similar circumstances will receive the same allowances for tuition and fees, room and board, books and supplies, transportation, and personal expenses. Adjustments may be made on an exception basis to a student's COA for certain documented expenses. For

example, if you are paying for child care during the academic year, please contact your college's Financial Aid Office to request an adjustment .

Estimated 2020-2021 Cost of Attendance*				
	Living at Home		Living Away from Home	
	9 mos.	12 mos.	9 mos.	12 mos.
Fees	\$ 1,222	\$ 1,830	\$ 1,222	\$ 1,830
Books & Supplies	\$ 1,080	\$ 1,620	\$ 1,080	\$ 1,620
Room & Board	\$ 8,780	\$11,707	\$16,580	\$22,107
Transportation	\$ 938	\$ 1,251	\$ 858	\$ 1,144
Personal Expenses	\$ 3,225	\$ 4,300	\$ 3,784	\$ 5,045
Dependent Care	\$	\$	\$ 1,000	\$ 1,000
TOTAL	\$15,245	\$20,708	\$24,524	\$32,746

Non-resident tuition is added to fees based on the student's residency



How Financial Aid is Packaged

Once the student's financial aid eligibility is established, a "package" of aid is provided which may be a combination of grants, fee waivers, work-study, and loan funds.

Grant eligibility is based on the number of Approved Active Units a student is enrolled in at the time of disbursement. Full-time is considered 12 or more units per semester; three-quarter time is considered 9-11½ units; half-time is considered 6-8½ units per semester; less-than half-time is 1-5½ units per semester.

Federal Pell Grants are scheduled for payment twice a semester. FSEOG, SSCG and Cal Grants are scheduled for payment once per semester. Federal Work-Study is paid twice a month. Loans are disbursed twice per loan period (period of enrollment for which your loan covers).

The Financial Aid Award

Once a student's financial aid package is processed, awards are posted to the Student Information System (SIS) for viewing. Most financial aid programs offered in the LACCD

do not require the student to accept the awards. Grants, scholarships, and fee waivers are assumed to be accepted by the student and will be appropriately disbursed during the semesters for which the student enrolls and is eligible. Student loans and Federal Work Study have additional processes beyond the packaging and posting of the awards in the SIS, so students should contact their college Financial Aid Office for additional information on these types of aid programs.

Students may receive email notifications of revisions to their original Award Offer throughout the academic year. The revisions may reflect additional fees or allowances added to the Cost of Attendance, educational resources which must be accounted for, semesters of enrollment (partial year vs full year and vice versa) changes, and additions or deletions of specific awards. Award Offers can be viewed online through the LACCD SIS by clicking on financial aid & disbursement tile.

Special Circumstances

In certain cases, a family's situation can change because of:

- Death in the family
- Separation or divorce
- Loss of employment or other income
- Loss of non-taxable income or benefits

If you encounter circumstances similar to the ones above, contact your Financial Aid Office.

Financial Aid Refund/Disbursement



Disbursement dates and deadlines are determined by Federal, State, District and/or institutional regulations and policies.

Students who are new to the LACCD will receive information by mail and e-mail from BankMobile regarding the process to select their refund preference. For more information about BankMobile, visit this link: <http://bankmobiledisbursements.com/refundchoices/>.

AB540 students who currently have an open bank account or are eligible to open an account will receive their funds electronically via their selected refund preference with BankMobile. All others will receive their refunds by paper check.

It is critical that students update their address on file with the Admissions & Records Office to ensure receipt of their Refund Selection Kit. If you have not received your Refund Selection Kit you should contact your college Business Office.

Disbursements will be adjusted if enrollment is less than full-time. Supplemental disbursements occur throughout the academic year. If your enrollment status has increased and you are due an additional refund, it will be deposited to your account. Disbursements will be adjusted if enrollment increases or decreases. Disbursement for late-starting classes cannot be issued until the class begins. After the second disbursement date of each semester, no further award adjustments can be made based on late enrollment. (Exception: Short-term classes that start after the second disbursement date and Winter classes.)*

Students are encouraged to log-on to the Student Information System (SIS) at mycollege.laccd.edu to view their disbursement information. Please note that if you have an approved Extension Petition, you must be enrolled in approved courses from your petition to receive disbursement.

** Courses taken during the Winter session are defined as short-term courses. Students must complete their short-term courses that start after the second disbursement date to be eligible for disbursement.*

Change of Enrollment Status

Colleges must review disbursement of funds to students each enrollment period to determine if students have received overpayments. If you did not attend any of your classes prior to the first day of instruction, and were dropped by the instructor after you already received financial aid funds, you will have to repay all of the funds you received. If you received a disbursement and then drop units, you may be subject to repayment of some or all of the funds you received.

Example: You were enrolled in 12 units (full-time) at the beginning of the semester and received your first disbursement for \$1,000. You then drop 9 units and remain in 3 units (less-than half-time). The disbursement for less-than half-time enrollment is \$432. You are overpaid \$568 and you must repay this amount before receiving any future financial aid.



Return to Title IV (R2T4)

Students who receive federal financial aid and then withdraw from ALL approved classes at their home school may have to repay some or all of the federal funds they received. This also applies to students enrolled at more than one campus.

A student's eligibility for financial aid is based upon enrollment. The Higher Education Amendment of 1998 governs the Return to Title IV Funds Policy for a student who completely withdraws from a period of enrollment (i.e., semester). A student who receives federal financial aid and then withdraws to less than one financial aid eligible unit is considered withdrawn for R2T4 purposes and may have to repay some or all of the federal funds received.

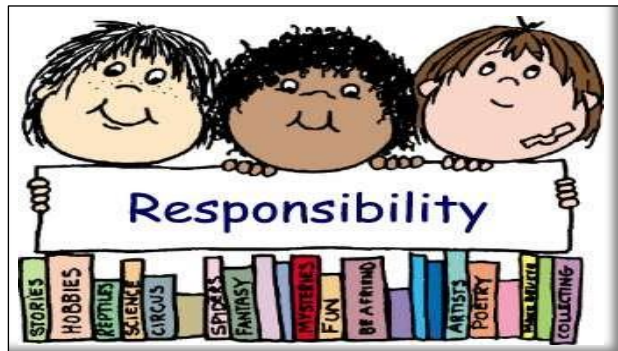
R2T4 rules indicate that during the initial 60% of the semester a student "earns" aid in direct proportion to his/her enrollment. The percentage of time the student remains enrolled is the percentage of aid for that period of enrollment. A student who remains enrolled beyond the 60% point of the semester earns all aid disbursed for the period. "Unearned" aid is the amount of federal financial aid disbursed that exceeds the amount the student has earned. Unearned aid other than Federal Work-Study may be subject to repayment.

If R2T4 calculations determine that a student owes a payment, the student will be notified by email. The student has 45 calendar days from the date of the notification to repay. A hold will be placed on the student's academic and financial aid records. The hold will prevent the student from receiving college services and will jeopardize future financial aid eligibility at all institutions. Unpaid overpayments will be reported to the US Department of Education for collection.

Students should contact the Financial Aid Office before withdrawing from all of their classes to understand the implications of their actions. Please refer to the college schedule of classes or the college catalog for the policy regarding the refunding of enrollment fees and non-resident tuition refund.

Students who withdraw prior to receiving the disbursement may be eligible for a post withdrawal disbursement.

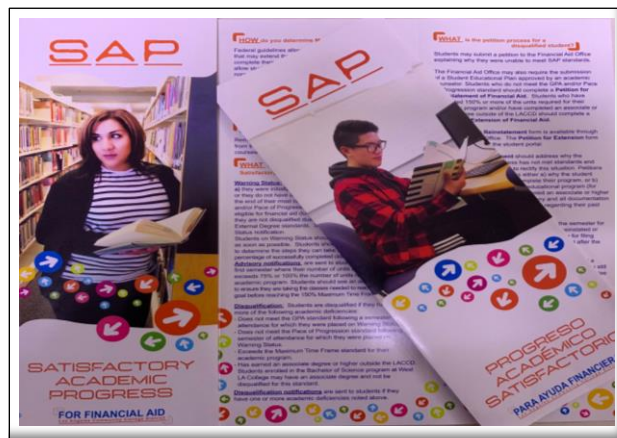
Student Responsibilities



Students must take responsibilities for:

1. Checking their email at mycollege.laccd.edu on a regular basis. All official communication will be done through this website.
2. Submitting all financial aid applications and requested documents by specified deadlines.
3. Having a valid Social Security Number (SSN) on file in the Admissions & Records Office for the purpose of processing and reporting federal aid and most state aid (this does not apply to California Dream Act applicants).
4. Enrolling in an eligible program which is defined as a Certificate of Achievement, an associate degree (AA/AS), baccalaureate degree, a two-year academic transfer program that is acceptable for full credit toward a baccalaureate degree. Students must declare an eligible educational goal and major.
5. Maintaining Satisfactory Academic Progress (SAP) standards.
6. Completing all financial aid forms ACCURATELY AND COMPLETELY. If this is not done, aid could be delayed. Errors must be corrected before any financial aid can be disbursed.
7. Reading and understanding all financial aid forms and information. We advise students to retain copies of all documents submitted.
8. Notifying the appropriate entity (college, lender, California Student Aid Commission, US Department of Education, etc.) of changes in your name, address, school enrollment status, or transfer to another college.
9. Dropping or withdrawing from classes for which you are no longer attending and actively participating.
10. Repaying financial aid funds if determined to be ineligible to receive funds for any reason (i.e. Return to Title IV, overpayments, over-awards).
11. Providing accurate information. Intentional misreporting of information on application forms for financial aid is a violation of the law and is considered a criminal offense subject to penalties under the US Criminal Code, and the denial of the student's application. Additionally, regulations require that all cases of suspected fraud emanating from misrepresentation be reported to the US Department of Education Office of Inspector General (OIG).

Satisfactory Academic Program (SAP) Policy



General Information

In accordance with the Higher Education Act of 1965, as amended, the Los Angeles Community College District (LACCD) established the following standards of Satisfactory Academic Progress (SAP). These standards apply to all students who apply for and receive financial aid from the programs listed below.

- Federal Pell Grant
- Iraq and Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- Federal Direct (student) and PLUS (parent) Loan
- Student Success Completion Grant (SSCG)
- California Grant (A, B and C)
- California National Guard Education Assistance Award Program (CNG EAAP)

Current and previous coursework earned at any college within the LACCD will be reviewed for compliance with the standards put forth in this policy. Units reported on transcripts submitted to Admissions & Records Offices in the LACCD may be evaluated for SAP purposes.

Consortium Courses

- All classes throughout the LACCD will be included when reviewing satisfactory academic progress.
- For students aided under a Consortium Agreement with colleges outside the LACCD, consortium class units will be counted during satisfactory academic progress review.

Transfer Units



Transfer units from institutions outside the LACCD maybe counted for SAP standing.

General Requirements

Students receiving financial aid must be enrolled in an eligible program. An eligible program is defined as:

- A Certificate of Achievement, or
- An associate degree (AA or AS), or
- A two-year academic transfer program that is acceptable for full credit toward a bachelor's degree, or
- Bachelor's Degree



Satisfactory Academic Progress Standards

To meet satisfactory academic progress standards, students must:

- Maintain a 2.0 or higher cumulative GPA (Grade Point Average)
- Successfully complete a minimum of 67% of cumulative units attempted:
 - Entries recorded in the student's academic record as Fail (F), Incomplete (INC), No Pass (NP), No Credit (NC or NCR), Excused withdrawal (EW), and/or Withdrawal (W) are not considered to be successfully completed and must be less than 33% of the cumulative units attempted.
- Have attempted less than 150% of the number of units required of the student's academic program.
 - Remedial ESL and other remedial classes classified as "Basic Skills" are excluded from the unit limit when determining attempted units.

Students who have already earned an associate or higher degree outside the LACCD (excluding students enrolled under the BA/BS Dental Hygiene program at West Los Angeles College) will not need to follow the petition process.

- In Progress (IP) grades count as attempted units in the maximum time frame only. They do not affect cumulative grade point average in the qualitative measure nor are they included as completed units in the quantitative measure.

Application of Standards

- Satisfactory Academic Progress for financial aid applicants will be determined at the end of each payment period/semester.
- Students who were initially in good standing but now have a cumulative GPA of less than 2.0 and/or their successful completion rate is less than 67% will receive Warning notifications by email but remain eligible for the following term of enrollment in the LACCD.
- Students will be disqualified if they have one or more of the following academic deficiencies:
 - Total units attempted (excluding remedial ESL and other remedial classes) are equal to or greater than 150% of the normal length of their academic program.
 - Cumulative GPA is less than 2.0 following a semester for which the student received a Warning Notification.
 - Cumulative successful completion is less than 67% following a semester for which the student received a Warning Notification.
- Students who are disqualified from financial aid will be notified by email and receive information regarding the petition process.
- Student with extenuating circumstances are encouraged to complete the petition process at their Home School to regain financial aid eligibility. Please check with our college for the submission deadline.
- A student who has been disqualified at **any** college in the LACCD is disqualified at all colleges within the LACCD.



Maximum Time Length

Students need to complete their objective before reaching the 150% limit. Exceptions may be made when the requirements of a student's objective cause the student to exceed the maximum time limit.

The table below shows the normal completion time and maximum time for certificate programs of varying lengths.

Units for a Certificate	Normal length	Maximum Length
16 to 24	2 semesters	3 semesters
25 to 36	3 semesters	5 semesters
37 to 48	4 semesters	6 semesters

Summer and Winter terms are included in the evaluation of Satisfactory Academic Progress standards. Summer is considered a separate semester for evaluation purposes. Winter, as it is combined with the Fall semester for disbursement purposes, will be included with the Fall semester for SAP evaluation purposes.



Fraud

A student who attempts to obtain financial aid by fraudulent means will be suspended from financial aid for unsatisfactory conduct. The college will report such instances to local law enforcement agencies, to the California Student Aid Commission, and to the US Department of Education Office of Inspector General. Restitution of any financial aid received in such manner will be required.



Other Information You Should Know

Federal School Codes (for use on the FAFSA and California Dream Act applicants)	
001222	East Los Angeles College (FAFSA)
022260	East Los Angeles College (CA Dream Act)
001223	Los Angeles City College
001224	Los Angeles Harbor College
012550	Los Angeles Mission College
001226	Los Angeles Pierce College
007047	Los Angeles Southwest College
001227	Los Angeles Trade-Technical College
001228	Los Angeles Valley College
008596	West Los Angeles College

Information regarding the various accreditations or licenses under which each LACCD campus operates is available through the Office of Academic Affairs and/or the Admissions & Records Office at the individual colleges.

FERPA and Financial Aid

The Family Educational Rights and Privacy Act of 1974 (FERPA) protects the privacy of student records by requiring prior written consent before disclosing personally identifiable information to a third party. It applies to colleges and universities that receive funding from the federal government.

1098T

1098Ts are provided by the Business Office or on your student portal for students who paid for fees out of pocket. (This is NOT AVAILABLE in the Financial Aid Office)

Retention

Information regarding the retention of Los Angeles Community College District students can be obtained from the Admissions & Records office of each campus. You can also visit scorecard.cccco.edu.

Substance Abuse

Each college is required to provide information to students aimed at preventing substance abuse (drug and alcohol) abuse. Contact the Student Health Center for details on what information and/or services are available at your college.

State Tax Offset

Students should be aware that state income tax refunds might be offset by the institution for repayment of financial aid funds if it is determined the students were ineligible to receive funds, have defaulted on a student loan, or owe other debts to the school.

Frequently used websites

- mycollege.laccd.edu – Student Information System
- elac.edu – East Los Angeles College
- lacitycollege.edu – Los Angeles City College
- lahc.edu – Los Angeles Harbor College
- lamission.edu – Los Angeles Mission College
- piercecollege.edu – Los Angeles Pierce College
- lasc.edu – Los Angeles Southwest College
- lattc.edu – Los Angeles Trade-Technical College
- lavc.edu – Los Angeles Valley College
- wlaac.edu – West Los Angeles College
- laccd.edu – Los Angeles Community College District
- csac.ca.gov – California Student Aid Commission
- caldreamact.org – California Dream Act
- webgrants4students.org – Manage your Cal Grant
- calgrants.org – Information about Cal Grant
- studentaid.gov – Free Application for Federal Student Aid (FAFSA) on the web, the US Department of Education's (USDE) official site for completing the FAFSA.
- fsaid.ed.gov – Create and manage your FSA ID
- studentaid.gov – Direct Loan Information (USDE)
- studentaid.gov – online resources for a wide range of financial aid topics
- nsls.ed.gov – National Student Loan Data System (USDE) – check your federal student loans and Pell Grant usage.
- fastweb.com – scholarship search engine
- collegeboard.org – scholarship search engine
- collegeanswer.com – scholarship search engine
- irs.gov – Internal Revenue Service site for tax information
- ssa.gov – US Social Security Administration
- sss.gov – Selective Service System
- bankmobilevibe.com – Bank Mobile Vibe
- calcollegepromise.org – LA College Promise

AWARD AND REFUND INFORMATION

Understanding Your Award Letter



To view your Award Letter, log in to the Student Information System (SIS) at mycollege.laccd.edu. Your award package was developed according to federal, state, Los Angeles Community College District (LACCD) and institutional regulations to help meet your financial need for the 2020-21 academic year. All awards depend on available funds and are initially based on full-time enrollment. The Financial Aid Office reserves the right to modify and aid commitments at any time due to changes in the student's financial status, change in enrollment, changes in the availability of funds, or changes in federal and state laws, LACCD or institutional regulations and/or policies.

If there is a change in your eligibility, it will be reflected on the Student Information System at mycollege.laccd.edu.

All students are responsible for keeping track of their financial aid file and awards through the LACCD Student Information System (SIS).

Financial aid consists of grants, waivers, work-study, scholarships, and loans to help meet your educational expenses. You may accept or decline all or part of your financial aid award offer. However, if you decline an award, a substitute may not be available. Financial aid is considered supplemental to the family's resources, student earnings, and assistance received from other sources. **Applicants are reminded that they should not expect financial aid to meet basic living costs. Financial aid is intended to pay for education-related expenses during the academic year.**

Please note that there are certain programs that require enrollment of at least half-time (six approved units).

If your Award Letter includes Federal Work Study, check with the Financial Aid Office for deadlines to accept or decline the award(s).



Determining Your Financial Need

How are Need and Expected Family Contribution (EFC) Determined?

Most financial aid awards are based on demonstrated financial need, which is the difference between the Cost of Attendance (COA) and the Expected Family Contribution (EFC). $COA - EFC = \text{Need}$. Your EFC is determined from the information you reported on the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA). All awards are subject to availability of funds.

How is Cost of Attendance Established?

Standardized budgets (COA) have been established by each college. Students with similar circumstances will receive the same allowances for tuitions and fees, room and board, books, supplies, transportation, and personal expenses. Adjustments may be made on an exception basis to a student's COA for certain documented expenses. For example, if you are paying for child care during the academic year, please contact your college's Financial Aid Office to request an adjustment.

How is Financial Aid Awarded?

Your financial aid eligibility is determined using Federal Methodology (for FAFSA applicants). Awards can consist of a combination of grants, waivers, work-study, scholarships and/or loans.

Use the Los Angeles Community College District (LACCD) Student Information System (SIS)
 To check the status of your financial aid and award package
mycollege.LACCD.edu

COLLEGE FINANCING PLAN DESCRIPTION

Estimated Financial Aid Budget

This figure (also known as your Cost of Attendance) is the amount we estimate it will cost you to attend college for 2020-2021 academic year, based on full-time enrollment. The COA includes tuition and fees, books and supplies, room and board, transportation, and personal expenses

Resources

- Expected Family Contribution (EFC) – this is the amount the federal government expects you and/or your family can contribute to the costs of attending college.
- Total Aid – This figure totals all the financial aid programs listed in the Financial Aid Award section.

Remaining Need

This is the difference between your Cost of Attendance less any family contribution (EFC) and any aid offers we've made to you. Although we try to minimize your remaining need, you may need to utilize other resources to meet any costs not met through financial aid or family resources.

Financial Aid Awards

This section lists all the financial aid programs you are eligible to receive.

Over Award

If the total amount of your financial aid exceeds Your Cost of Attendance or Estimated Need resulting in a negative Remaining Need, we may need to adjust your financial aid awards. Certain federal and state programs to require us to adjust awards to eliminate over awarding. You may be required to repay any over award.

Enrollment Requirements

To receive financial aid funds, students must be enrolled in a coursework required for their educational goal and major. Furthermore, some financial aid programs require students to be enrolled at least half-time (six Approve Units).

Financial Aid	
Financial Aid Summary Financial Aid Year 2020-21	
The information below is a calculation of your estimated need	
Estimated Financial Aid Budget	<u>23,549.00</u>
Expected Family Contribution	0.00*
Estimated Needed	23,549.00
Total Aid	10,627.00
Remaining Need	12,922.00
Currency used is US dollar:	
This is your financial aid eligibility based on your estimated financial aid (budget) cost, family contribution, and estimated need for this aid year	

Financial Aid			
Award Summary			
Financial Aid Year 2020-21			
Select the term hyperlinks below to see more detailed information.			
Award Description	Category	Offered	Accepted
Pell Grant LAMC	Grant	6,195.00	6,195.00
FSEOG Grant LAMC	Grant	400.00	400.00
Federal Work Study LAMC	Work/Study	2,000.00	2,000.00
CalG B LAMC	Grant	836.00	836.00
CA College Prom Grant	Waiver	1,196.00	1,196.00
Aid Year Totals		10,627.00	10,627.00
Currency used is US Dollars			



Disbursement

Disbursement dates and deadlines are determined by Federal, State, District and/or institutional regulations and policies. Disbursement dates and amounts displayed in the Student Information System are estimate until actual disbursements are processed.

Students who are new to the LACCD will receive information by email and e-mail from BankMobile regarding the process to select their refund preference. For more information about BankMobile, visit this link: <http://bnkmobiledisbursements.com/refundchoices/>.

AB540 students who currently have an open bank account or are eligible to open an account will receive their funds electronically via their selected refund preference with BankMobile. All others will their refunds by paper check.

It is critical that students update their address on file with the Admissions & Records Office to ensure receipt of their Refund Selection Kit. If you have not received your Refund Selection Kit, contact the college Business Office.

Students receiving a disbursement from a federal student loan have the right to cancel their loan disbursement. Contact the Financial Aid Office at the college for details on loan disbursement cancellation.

Disbursement will be adjusted if enrollment is less than full-time. Supplemental disbursements occur throughout the academic year. If your enrollment status has increased and you are due an additional refund, it will be deposited to your account. Disbursements will be adjusted if enrollment increases or decreases. Disbursement for late-starting classes cannot be issued until the class begins. After the financial aid census (freeze) date of each semester, no further award adjustments can be made based on late enrollment. (Exception: Short-term classes that start after the financial aid census (freeze) date and winter classes.)*

(- Courses taken during the winter session are defined as short-term courses. Student must complete the short-term courses that start after the financial aid census (freeze) to be eligible for disbursement.)*

Students are encouraged to log in to the Student Information System (SIS) at mycollege.laccd.edu to view their disbursement information. Please note that if you have an approved Extension Petition, you must be enrolled in approved active courses on you petition to receive

Additional Important Refund Information

- Any outstanding institutional debt will be deducted from financial aid refund.
- If you have not authorized the LACCD to automatically deduct any outstanding balances (institutional debts) from any funds that you will be receiving, college services may be withheld including future financial aid disbursement.
- If you have not selected your refund selection preference, refund will be delayed.
- The District retains the right to reverse your refund from your selected refund preference with BankMobile if you never attend class(es) or are found to be ineligible for your disbursement.
- You may only receive financial aid at one institution at a time per payment period (fall, spring, or summer).
- Student may not receive federal aid for remedial coursework beyond their initial 30 attempted remedial unit.
- If you audit a class, you are not eligible to receive a California College Promise Grant or any other financial aid for this course. You are solely responsible for the refund of fees associated with audited classes.
- It is the student's responsibility to officially drop classes (including zero-unit classes such as tutoring or workshops) with Admissions and Records or through the SIS.





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Central Financial Aid Unit

ACCURACY STATEMENT

The Los Angeles Community College District has made every reasonable effort to determine that everything stated in this brochure is accurate. However, all information is subject to change without notice for reasons related to changes in Federal regulations and District policy.