LOS ANGELES COMMUNITY COLLEGE DISTRICT

CITY / EAST / HARBOR / MISSION / PIERCE / SOUTHWEST / TRADE-TECHNICAL / VALLEY / WEST

YOUR HELPING HAND

to understanding Financial Aid

2025-2026

Message from the Financial Aid Office

Dear Student,

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

City | East | Harbor | Mission | Pierce | Southwest | Trade-Technical | Valley | West

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 08/01/25
https://www.laccd.edu/financial-aid/publications-forms

LOS ANGELES COMMUNITY COLLEGE DISTRICT (LACCD)

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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 lacc.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 lapc.edu

Los Angeles Southwest College [LASC] (007047)
1600 West Imperial Highway
Los Angeles, California90047
(323) 241-5338 lasc.edu

Los Angeles Trade-Technical College [LATTC] (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 Wilshire Boulevard
Los Angeles, California 90017
(213) 891-2300 laccd.edu

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Jennifer Lopez	LAPC	Student Services Building Welcome Center, 1st. Floor
Muniece Bruton	LASC	Student Services Building, Room 104
Marisol Velazquez	LATTC	E5 Building, First Floor
Vernon Bridges	LAVC	Student Services Center Building, 1st Floor
Glenn Schenk	WLAC	Student Services Building (SSB) 2nd Floor, # 210

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FINANCIAL AID ELIGIBILITY AND APPLICATON 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, stipends. 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 their 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 the college's Admissions & Records Office.
- Demonstrate financial need (for need based 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.
- Have a valid Social Security Number (SSN) for federal aid eligibility (not required for California Dream Act Application applicants).
- 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 will be considered an INDEPENDENT student if you meet at least one of the criteria below. The Financial Aid Office may require documentation.

- You were born before **January 1, 2002**.
- You are married.
- You will be enrolled in a master's or doctoral program (graduate or professional program beyond a bachelor's degree) in **2025-2026**.
- You are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- You are a veteran of the U.S. Armed Forces.
- You have or will have children who will receive more than half of their support from you between July 1, 2025, and June 30, 2026.
- 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, 2026.
- 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, 2024, 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, 2024, 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, 2024, did the Director or designee of a project supported by federal TRIO or GEAR UP program grant determined that you were an Unaccompanied youth who has homeless or were at risk for being homeless.
- At any time on or after July 1, 2024, did a financial aid Administrator (FAA) determined that you were an unaccompanied youth who has homeless or were at risk for being homeless.

Unusual Dependency Circumstances

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 unusual circumstances. Examples of unusual circumstances include: your parents are incarcerated, or you left home due to an abusive family environment. You may submit an appeal to the Financial Aid Office to review you unusual circumstances.

If you believe you have an unusual 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. If you want to request a paper application, you may print one from the websites above or you may contact 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) are received by the college, you can view your financial aid status through the Los Angeles Community College District (LACCD) Student Portal 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 these programs. The FAFSA and/or CADAA may not be required for some scholarships and emergency loans.

Contact your Financial Aid Office for more information regarding these additional resources.

Deadlines

April 2, 2025

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

May 1, 2025

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 2025 semester.

September 2, 2025

Second chance deadline for community college students to apply for a Cal Grant B. Since the number of awards available in September is limited, it is best to apply by April 2, 2025.

June 30, 2026

Deadline for submitting a 2025-2026 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, 2026, whichever comes first. *Do not wait until the last minute to apply for financial aid.*

Federal Direct Loan and Financial Aid Appeals:

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 student portal (mycollege.laccd.edu). Students must complete the items on the To Do List.

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. Contact your Admissions and Records Office for non-resident tuition waiver.

ENROLLMENT FEES AND NON-RESIDENT TUITION

California Resident Enrollment Fees

The Admissions Office determines the residency status for all students. 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) (* fees are subject to change)

Non-Resident Students

The tuition fee for non-resident out-of-state students is $342* per unit 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. Contact your Admissions and Records Office for the non-resident tuition waiver.

* Tuition and fee rates 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.

California College Promise Grant (CCPG)

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. The CCPG must be renewed on an academic year basis.

A student shall become ineligible for a California College Promise Grant if the student is placed on academic or progress probation, or any combination thereof, for two consecutive primary terms. Loss of eligibility shall become effective at the first registration opportunity after such determination is made. You may check with the Admissions and Records Office for the appeal process.

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 2025-2026 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 2025-2026 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 parents are 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. Your home school is the school where you are currently pursuing your academic program. You must be actively enrolled in at least one approved financial aid class at any of the nine LACCD colleges. Active enrollment means classes have started and you are actively attending classes. Enrollment requirements may vary by aid program and by campus. Please check with the Financial Aid Office at your Home Schools for details. Consult with your Financial Aid Office if you are planning on changing 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 financial aid 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 Appeal approved, Approved Units refer to the units/classes listed on their Student Educational Plan (submitted with their appeal) that have been approved by the Financial Aid Office for financial aid eligibility 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, your Consortium Agreement and classes must be approved by the Financial Aid Office. The institution outside of the LACCD must be an eligible institution for your home school to process the Consortium Agreement. Please check with your Home School for the deadline to submit the form.

Summer Financial Aid

Your 2024-2025 or 2025-2026 FAFSA/CADAA can be used for financial aid for Summer 2025. 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 to be eligible for disbursement. If you withdraw from the Winter course, you may be subject to 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, if your income is $80,000 or less for single-filers and $160,000 or less for married couples filing jointly.

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.

Consult with your tax professional for information on tax credit programs or look at the Internal Revenue Service (IRS) Publication 970 or the IRS website at 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 Student Aid Index (SAI), as calculated by the results of your FAFSA) and enrollment status. The maximum annual award is $7,395. Students have a maximum lifetime Pell eligibility of 600%.

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. Priority is given to students who are enrolled in at least a minimum of six financial aid units. Students must receive Pell Grant funds 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 SAI, 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. You must meet eligibility standards to work within the LACCD. Check with your Home School Financial Aid Office.

Loans (Aid 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) financial aid 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 the 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 Student Aid website at studentaid.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.

Subsidized Federal Direct Loans

Students must complete the FAFSA and demonstrate financial need according to the federal formula 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.

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

Unsubsidized Federal Direct Loans

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 interest payments 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 a 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 complete the 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 should acknowledge that they have reviewed the student loan history at studentaid.gov.

STATE FINANCIAL AID PROGRAMS

California College Promise Grant (CCPG)

The CCPG is offered by the California Community Colleges (see information provided on page 3). The CCPG must be renewed on an academic year basis.

Hire UP

The Hire Up is a state program that provides a stipend to students who were formerly incarcerated (release within the last 3 years), are CalWORKs recipients, and/or are former foster youth. The purpose of this program is to help these students meet the cost of attendance to gain access to credential programs and enter the workforce with the means to succeed in California's economy. To qualify students must:

- Must submit a FAFSA or California Dream Act application and complete the financial aid process.
- Maintain at least half-time enrollment in a certificate or degree program.

- Remain in good academic standing per college policy.
- Agree to share post-pilot employment and or further education information.

Hire UP is a five (5) years pilot program and funding is limited. Check with your college Hire Up coordinator for availability.

Student Stipend

For financial aid awarding purposes, the maximum stipend amount per term is the state minimum wage* for each enrollment lever hours (see chart below)

Enrollment Level	Hours
6-8.99 unit	20
9-11.99 units	30
12+ - units	40

As of January 21, 2025, the state minimum wage is $16.50 .

- Stipends must be disbursed to students once a month.
- Stipends made to students are considered financial assistance and Hire UP stipends along with any federal or state aid, may not exceed the student's total cost of attendance.
- Enrollment must be verified before each disbursement and stipend amount must be adjusted if the enrollment level changes.

Cal Grants

Cal Grant is a state program offered by the California Student Aid Commission. 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 the high school graduation and confirm their college of attendance to CSAC.

Deadline Dates: Entitlement Grants

April 2, 2025 – Primary Deadline

September 2, 2025 – Second Deadline for community College applicants for Competitive Grants, 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 reestablished GPA.
- Have completed between 24 college semester units within the LACCD for a Regular College GPA.
- FAFSA applicants should have their social security number on file with the Admission & Records office to ensure submission.
- Dream Act applicants should ensure that they are coded as an AB540 student with the Admissions & Records Office.

Check your student portal to see your submitted GPA.

Students who are awarded Cal Grants can manage their award through the CSAC WebGrants 4 Students website at mygrantinfo.csac.ca.gov.

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 $1,648 for a full-time, full year award.

- 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 Cal Grant C maximum award amount is $1,094.

Cal Grant Access Award for Students with Dependent Children

Cal Grant students with dependent children attending a university, or California Community College campus may be eligible for an access award of up to $6,000 for qualifying Cal Grant A and B recipients and up to $4,000 for eligible Cal Grant C 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.

Cal Grant Access Award for Foster Youth

- Cal Grant Foster Youth student attending a University, or a California Community College may be eligible for an access award of up to $6,000 for qualifying Cal Grant A and B recipients and up to $4,000 for eligible Cal Grant C recipients
  - Be verified as an eligible foster youth by the California Department of Social Services
  - Under 26 years of age by July 1 of the award Year.
- Students may receive the Cal Grant Access Award For Foster Youth in addition to the Chafee Grant Program. However, students may not receive access funds as student with dependent children (SWD) in addition to the Access Award for Foster Youth.

- Your Financial Aid Office is to resolve any conflicting information regarding your eligibility prior to disbursement.

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 enrolled full-time and have received a full-time Cal Grant disbursement at a California Community College. The award amount is $1,298 per semester (12-14.5 units) and $4,000 per semester (15 or more units) for the 2025-2026 academic year. Foster Youth students may be eligible for up to $5,250. The SSCG is limited by the availability of state funding during the academic year.

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

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.

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 1st of the award year, 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.

Chaffee Grant Satisfactory Academic Progress 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 check with the financial aid office to update their plan 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

California Kids Investment and Development Savings Program (CalKIDS)

CalKIDS is a program that helps children in California get access to higher education, especially those traditionally in underserved communities. Eligible beneficiaries are identified by the California Department of Public Health and the California Department of Education. To be eligible for CalKIDS, participants must be:

1. Born in California on or after July 1, 2024; or
2. An eligible low-income public-school student in grades 1-12 in California.

All participants receive a seed deposit in a CalKIDS account to help pay for future education after high school. Eligible children include newborns and low-income public-school students, 1st-12th grade.

Newborns

Please note: CalKIDS receives information on newborns approximately 90 days after the birth is registered with California Department of Public Health. Eligible newborns receive a*:

- $25 seed deposit in a CalKIDS account.
- $25 deposit in your CalKIDS account when you Register on the Program online portal.
- $50 deposit in your CalKIDS account when you link a new or existing ScholarShare 529 college savings account to your CalKIDS account.

*Final seed deposits and financial incentives are subject to change and approval by the ScholarShare Investment Board.

Low-income Public-School Students, 1st–12th Grade

California low-income students will be given automatic CalKIDS accounts, if they were enrolled in public school grades 1 through 12, beginning with the 2021-2022 academic year. In addition CalKIDS accounts will be given to first graders who were enrolled during the 2022-2023 academic year, as well as subsequent years*

- $500 automatic deposit in a CalKIDS account for eligible low-income public-school students
- $500 additional deposit in a CalKIDS account for eligible students identified as foster youth
- $500 additional deposit in a CalKIDS account for eligible students identified as homeless

For questions regarding student eligibility, please confirm with your school or school district that the student was enrolled on Fall census day in grades 1-12, is identified as low-income eligible by the Local Control Funding Formula, and that this information was reported to the California Department of Education.

For more information and to register your account, please visit calkids.org

California Dream Act Service Incentive Grant Program (DSIG)

The California Dream Act Service Incentive Grant Program (DSIG) encourages California Dream Act Applicant (CADAA) students with a Cal Grant A award that meets Cal Grant B eligibility or a Cal Grant B award to perform community or volunteer service. The California Student Aid Commission (CSAC) will award up to $4,500 per academic year (up to $2,250 per semester) to 1,667 eligible students. The grant will be available to the student for up to 8 semesters while they have an active Cal Grant A or B award. Students must also meet Satisfactory Academic Progress and complete any necessary verification for their Cal Grant award. Students will need to apply annually to participate in DSIG.

To learn more about this program and to apply, visit the CSAC website csac.ca.gov/dsig/apply or email dsig@csac.ca.gov

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 students, 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. Not all LACCD colleges participate in this program, please check with your campus.

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, meet your campus enrollment requirements, have completed less than 70 units in all colleges attended or 6 consecutive semesters, and be a California resident (or AB540 student). Check with your colleges' EOP&S Office for additional criteria.

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 $10,000 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 and who have not previously attended college. 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.
- Basic Needs, check with your individual campus
- Cal Fresh, check with your individual campus

Contact the appropriate 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 Student Aid Index (SAI). SAI 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 (or CADAA for AB540 students) information.

COA – SAI = 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.

2025-2026 COST OF ATTENDANCE

	Living with Parent/Guardian		Not Living with Parent/Guardian	
Description	Fall/Spring	Summer	Fall/Spring	Summer
Enrollment/Fees	$1,238	$616	$1,238	$616
Books & Supplies	$1,089	$545	$1,089	$545
Living Expenses	$14,841	$4,947	$26,262	$8,754
Transportation	$1,818	$606	$1,989	$663
Personal Expenses	$4,140	$1,380	$5,067	$1,689
TOTAL	**$23.126**	**$8.094**	**$35.645**	**$12.267**

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 financial aid 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 except summer. FSEOG, SSCG and Cal Grants are scheduled for payment once per semester. Federal Work-Study is paid twice a month based on payroll information. Loans are disbursed twice per loan period (period of enrollment for which your loan covers). Pell Grant payments are based on enrollment intensity. The chart below shows that enrollment intensity cannot exceed 100% for purposes of Pell Grant proration.

Credit	**Enrollment Status**	**Enrollment Intensity**
12 (or more)	Full Time	100%
11	Three-Quarter Time	92%
10	Three-Quarter Time	83%
9	Three-Quarter Time	75%
8	Half Time	67%
7	Half Time	58%
6	Half Time	50%
5	Less-Than-Half Time	42%
4	Less-Than-Half Time	33%
3	Less-Than-Half Time	25%
2	Less-Than-Half Time	17%
1	Less-Than-Half Time	08%

The Financial Aid Offer

Once a student's financial aid package is processed, awards are posted to the student portal: mycollege.laccd.edu 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 student portal, 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 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. Offers can be viewed online through the student portal by clicking on the 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 like the ones above, contact your Financial Aid Office to re-evaluate your financial aid eligibility.

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 Disbursements, a technology solution, powered by BMTX, Inc. regarding the process to select their refund preference. For more information about BankMobile Disbursements, visit this link: 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 Disbursements. 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

Classes that start after the Pell Recalculation Date (PRD) of each semester will not be used to adjust awards. Students are encouraged to log-on to the student portal at mycollege.laccd.edu to view their disbursement information. Please note that if you have an approved SAP Extension Appeal, you must be enrolled in financial aid approved courses from your appeal to receive disbursement.

* *Courses taken during the winter session are defined as short-term courses. Students must complete the winter courses that start after the PRD to be eligible for disbursement. Federal and State programs follow PRD regulations.*

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 the funds you received. If you receive a disbursement and then drop units, you may be subject to repayment of some or all 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 are considered withdrawn may have to repay some or all the federal funds they received.

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).

R2T4 rules indicate that during the initial 60% of the semester a student "earns" aid in direct proportion to their 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.

A student is considered to be enrolled in the full term if the courses enrolled span the entire length of the term. Students enrolled in courses that do not span the entire length of the term are considered to be enrolled in modules. Additional withdrawal rules apply.

If R2T4 calculations determine that a student owes an overpayment, 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 may 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 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.

Eligible students who withdraw prior to receiving the disbursement may be entitled for a post withdrawal disbursement.

Student Responsibilities

Students must take responsibilities for:

- Checking their email at mycollege.laccd.edu on a regular basis. All official communications will be done through this website.
- Submitting all financial aid applications and requested documents by specified deadlines.
- 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).
- Enrolling in an eligible program which can include 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 major.
- Maintaining Satisfactory Academic Progress (SAP) standards.
- 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.
- Reading and understanding all financial aid forms and information. We advise students to retain copies of all documents submitted.
- 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
- Dropping or withdrawing from classes for which you are no longer attending and actively participating.
- Repaying financial aid funds if determined to be ineligible to receive funds for any reason (i.e. Return to Title IV, overpayments, over-awards).
- 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)
- Cal DSIG
- California National Guard Education Assistance Award Program (CNG EAAP)
- Hire UP

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 may be 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 66.5% of cumulative units attempted:
    - Entries recorded in the student's academic record as Fail (F), Incomplete (I), 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 33.5% 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 appeal 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 66.5% 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 66.5% 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 appeal process.
- Students with extenuating circumstances are encouraged to complete the appeal process at their Home School to regain financial aid eligibility. Please check with your 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 Frame

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 obtains or attempts to obtain financial aid by fraudulent means will be suspended from financial aid for unsatisfactory conduct. You will also be subject to the college discipline process. The college will report such instances to local law enforcement agencies, to the California Student Aid Commission, and/or 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

School Codes for use on the FAFSA	
001222	East Los Angeles College
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

School Codes for CA Dream Act App	
02226000	East Los Angeles College
00122300	Los Angeles City College
00122400	Los Angeles Harbor College
01255000	Los Angeles Mission College
00122600	Los Angeles Pierce College
00704700	Los Angeles Southwest College
00122700	Los Angeles Trade-Technical College
00122800	Los Angeles Valley College
00859600	West Los Angeles College

Accreditation and Licenses

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 feral 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 Web sites

- mycollege.laccd.edu – Student Information System
- elac.edu – East Los Angeles College
- lacc.edu – Los Angeles City College
- lahc.edu – Los Angeles Harbor College
- lamission.edu – Los Angeles Mission College
- lapc.edu – Los Angeles Pierce College
- lasc.edu – Los Angeles Southwest College
- lattc.edu – Los Angeles Trade-Technical College
- lavc.edu – Los Angeles Valley College
- wlac.edu – West Los Angeles College
- laccd.edu – Los Angeles Community College District
- csac.ca.gov – California Student Aid Commission
- dream.csac.ca.gov – California Dream Act
- mygrantinfo.csac.ca.gov – 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 (ED) official site for completing the FAFSA.
- studentaid.gov – Create and manage your FSA ID
- studentaid.gov – Direct Loan Information (ED)
- studentaid.gov – online resources for a wide range of financial aid topics
- studentaid.gov – 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
- Bankmobiledisbursements.com/refundchoices/ - BankMobile Disbursements
- refundselection.com – BankMobile refund preference
- calcollegepromise.org – LA College Promise

Equal Opportunity

The Los Angeles Community College District is committed to a philosophy of equal opportunity and equal access in all of its employment, educational programs, and services. Thus, we are firmly committed to a policy of nondiscrimination on the basis of race, color, national origin, ancestry, religion, creed, sex, age, disability, marital status, sexual orientation, or veteran status in our employment or educational programs and activities.

Each college in the District has its own Office of Diversity, Equity & Inclusion. Direct initial inquiries to District Office (213) 891-2315.

Telephone Numbers

For more information about federal and state aid programs and related services, please contact the following:

- Federal Student Aid Information Center (800)-4-FED-AID (800) 433-3243
  TTY users (for hearing impaired) (800) 730-8913
- Ed Office of Inspector General (USDE OIG) (800) 647-8733
- California Student Aid Commission (CSAC) (888)-CA-GRANT (888) 224-7268
- Loan Consolidation Dept. (800) 557-7394
- Direct Loan Servicing Center (800) 848-0979
  TTY users (for hearing impaired) (800) 730-8913
- Selective Service Registration (847) 688-6888
  TTY users (for hearing impaired) (800) 877-8339
- Direct Loan Servicing Center (800) 848-0979
  TTY users (for hearing impaired) (800) 730-8913
- Social Security Administration (800) 772-1213
  TTY users (for hearing impaired) (800) 325-0778
- BankMobile Disbursements (877) 327-9515

- East Los Angeles College (323) 265-8738
- Los Angeles City College (323) 953-4000 x2010
- Los Angeles Harbor College (310) 233-4320
- Los Angeles Mission College (818) 364-7648
- Los Angeles Pierce College (818) 719-6428
- Los Angeles Southwest College (323) 241-5338
- Los Angeles Trade-Technical College (213) 763-7082
- Los Angeles Valley College (818) 947-2412
- West Los Angeles College (310) 287-4532
- Educational Services Center (ESC) (213) 891-2300

AWARD AND REFUND INFORMATION

Understanding Your Award Summary

To view your Financial Aid Offer, log in to the student portal 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 2025-2026 academic year. All awards depend on available funds and are initially based on full-time enrollment. The Financial Aid Office reserves the right to add, cancel and adjust 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 portal at mycollege.laccd.edu.

All students are responsible for keeping track of their financial aid file and awards through the student portal.

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 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 financial aid approved units). Some awards may require at least one approved unit at your Home School.

If your Financial Aid Offer 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 the Student Aid Index (SAI) Determined?

Most financial aid awards are based on demonstrated financial need, which is the difference between the Cost of Attendance (COA) and the Student Aid Index (SAI). COA – SAI = Need. Your SAI 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 tuition 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 and State Methodology. 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

FINANCIAL AID OFFER

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 2025-2026 academic year, based on full-time enrollment. The COA includes tuition and fees, books and supplies, living expenses, transportation, and personal expenses

Resources

- Student Aid Index (SAI) – Your SAI is an index number used by financial aid professional when creating an aid offer
- 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 Student Aid Index (SAI) 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 **may be** 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.

Financial Aid 2025-2026

Financial Aid Summary

The information below is a calculation of an estimated need

Estimated Financial Aid Budget	**$23,549**
Student Aid Index	$0
Estimated Need	$23,549
Total Aid	$11,827
Remaining Need	$11,722

This is your financial aid eligibility based on your estimated financial aid cost of attendance (budget), SAI, and estimated need for this aid year.

Financial Aid 2025-2026

Award Summary

The information below is a calculation of an estimated award

Award Description	Category	Offered	Accepted
Pell Grant	Grant	$7,395	$7,395
FSEOG Grant	Grant	$400	$400
Federal Work Study	Work	$2,000	$2,000
Cal Grant B	Grant	$836	$836
CA College Prom Grant	Waiver	$1,196	$1,196
Aid Year Totals		**$11,827**	**$11,827**

Enrollment Requirements

To receive financial aid funds, students must be enrolled in coursework required for their academic program. Furthermore, some financial aid programs require students to be enrolled in a minimum number of units.

Repeated Coursework

A student can only receive payment one additional time for a course that has previously been passed. A passing grade is anything other than W, EW, MW, I, NP, and F. This does not affect the California College Promise Grant (CCPG, fee waiver).

Disbursement

Disbursement dates and deadlines are determined by Federal, State, District and/or institutional regulations and policies. Disbursement amounts displayed in the student portal are estimates until actual disbursements are processed.

Students who are new to the LACCD will receive aid information by mail and e-mail from BankMobile Disbursements, a technology solution, powered by BMTX, Inc. regarding the process to select their refund preference. For more information about BankMobile Disbursements, visit this link: 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 Disbursements. 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, 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 Pell Recalculation Date of each semester, no further award adjustments can be made based on late enrollment. (Exception: winter classes.) *

** Courses taken during the winter session are defined as short-term courses. Students must complete the winter courses that start after the Pell Recalculation Date to be eligible for disbursement.*

Students are encouraged to log in to the student portal at mycollege.laccd.edu to view their disbursement information. Please note that if you have an approved SAP Extension Appeal, you must be enrolled in financial aid approved active courses on your appeal to receive aid.

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 refund.
- If you have not selected your refund selection preference, the refund will be delayed.
- The District retains the right to reverse your refund from your selected refund preference with BankMobile Disbursements 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).
- Students may not receive federal aid for remedial coursework beyond their initial 30 attempted remedial units.
- 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 payment 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.

NOTES

Published and Distributed by:
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.