



SANTA BARBARA CITY COLLEGE

POLICY AND PROCEDURES MANUAL



FINANCIAL AID OFFICE

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Introduction

Santa Barbara City College's Financial Aid programs stem from a belief that student aid services should facilitate and foster the successful academic participation of financially needy students.

As part of its commitment to students' positive college experience, the **Financial Aid Office** provides this information to help students better understand their relationship with financial aid.

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

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

For further information, comments, or questions please contact **Saúl Quiroz**, Santa Barbara City College Financial Aid Director.





Academic Year

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

For example, during the 2017-2018 academic year, instruction for the Fall 2017 semester begins Monday, August 21, 2017

and ends on Saturday, December 9, 2017. This provides 15 weeks of instruction. With the additional week for finals, the Fall 2017 semester is 16 weeks long.

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

Admissions/Ability to Benefit

Admissions Policy

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

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

Ability to Benefit

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

To receive FSA funds, a student must be qualified to study at the postsecondary level. A student qualifies if she:

- has a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma);
- has the recognized equivalent of a high school diploma, such as a general educational development or GED certificate;
- has completed homeschooling at the secondary level as defined by state law; or
- has completed secondary school education in a home school setting which qualifies for an exemption from compulsory attendance requirements under state law, if state law does not require a home schooled student to receive a credential for their education.

Applicants to the college who do not hold a high school diploma or its equivalent and who wish to receive Federal financial aid must demonstrate their ability to benefit from college enrollment. New students who do not have a high school diploma, or an equivalent such as a GED, and who did not complete secondary school in a homeschool setting are not eligible for Title IV funds. Such students can no longer become eligible by passing an approved "ability-to-benefit" test or by satisfactorily completing at least six credit hours or 225 clock hours of college work that is applicable to a degree or certificate offered by the student's postsecondary institution.

However, students who were enrolled in an eligible educational program of study before July 1, 2012 may continue to be considered Title IV eligible under either the ATB test or credit hour standards, as discussed in Volume 1, Chapter 1 of the 2017-18 FSA Handbook. Students wishing to have their transcripts reviewed for at least six degree applicable units are asked to contact their financial aid advisor so that determination can be made by an academic counselor

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

Students will be tested in reading, writing and computation using the College Board's Accuplacer exam. ESL students will be given the opportunity to be tested using the Combined English Language Skills Assessment (CELSA).

Students will be assigned to either of these two ATB tests based on results of the College's regular assessment test.

Ability to Benefit Federal Guidelines

Federal guidelines require that the passing scores for qualification for Ability-to-Benefit for Accuplacer are set as one standard deviation below the mean for students graduating from high school who have taken the exam in the past three years. This data is determined by the test publisher. The passing score for the CELSA is one standard deviation below the mean as determined by the test publisher.

Students must successfully pass the CELSA or the Accuplacer to be considered "able to benefit." Students will be required to use the time parameter established by the test publisher, except for applicants with documented disabilities who require extended time on tests.

Federal guidelines require that the College follow the re-test policy established by the test publisher. Accuplacer: Within any three-month period, ATB candidates may be permitted an initial test and one retest. There should be a two-week period between the initial test and the retest. If the candidate does not pass after the retest, he/she must wait three months from the date of the initial test. CELSA: The ATB candidate may take a retest at any time. For a retake requested in fewer than 15 days, however, an alternate form of the test must be given. Retests are allowed under the following circumstances:

1. The first testing situation did not reflect the student's ability. Examples of situations where the student's ability was not accurately assessed could be an interruption during testing, or extreme illness during testing.
2. The student's ability has significantly changed since the previous test. This change could be the result of a learning activity such as classroom instruction.
3. The student missed passing by a few points. Scores received on the other College's assessment instruments used for placement of all new matriculated students shall not be used for purposes of "Ability to Benefit".

Eligible Institution/Accreditation

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

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



Academic Programs Offered

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

Cost of Attendance

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

Included in COA

The Cost of Attendance covers:

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

2017-18 Cost Of Attendance

California Resident Living Away From Home Two Semesters (Fall and Spring) More Than Half Time (6 units +) *

* Non-California residents add \$7,980 tuition cost per year for full-time (14 units) students (\$285/unit).

	Living with parent/relative	Living away from home
1. Enrollment Fees(\$46/Unit)	\$1,404	\$1,404
2. Books \$ Supplies	\$1,854	\$1,854
3. Room & Board	\$5,247	\$13,293
4. Personal Expenses	\$3,276	\$3,006
5. Transportation	\$1,098	\$1,233
Total for California Residents:	\$12,879	\$20,790

Determination of COA

Every year, SBCC's Financial Aid Office reviews the California Student Aid Commission's most current Student Expenses and Resources Survey(SEARS). It is a broad survey of students' budgets and expenses from UCs, CSUs, community colleges, independent, and private career institutions. If the survey is not from the current year, it is adjusted for inflation.

Then the cost of attendance information from two other nearby institutions is reviewed. The University of California, Santa Barbara's student budget (if available) is considered because the school is in the same geographic area as SBCC. The California State University, Channel Island's student budget (if available) is also consulted because it is the closest CSU. Each year California legislators establish

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

The Cost of Attendance is subject to change depending on legislative activity. It sets the maximum amount of financial aid a student can

receive for the year. It represents a modest budget by which a student can live adequately while attending SBCC.

Adjustments to COA

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

Verification

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

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

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

- High School Completion Status
- Identity/Statement of Educational Purpose
- Number of Household Members
- Number in College
- Supplemental Nutrition Assistance Program (SNAP-Food Stamps)
- Child Support Paid
- Adjusted Gross Income
- U.S. Income Tax Paid
- Income earned from work
- Untaxed Portions of IRA Distributions
- Untaxed Portions of Pensions
- IRA Deductions and Payments
- Tax Exempt Interest Income
- Education Credits

Secondary Verification: In addition, SBCC verifies all the dependency questions except for age from the FAFSA (i.e. "Are you married?"). If a student is independent only because they are married, then the marriage certificate is requested as part of the secondary verification process.

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

Eligibility Changes Resulting from Verification

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

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

Verification Deadline

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

Eligibility Issues

Conflicting Data

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

Resolving Conflicting Data

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

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

Citizenship Documentation

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

SAR Comments

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

Resolving SAR Comments

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



Fraud

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

Examples of this type of information are:

- False claims of independent student status
- False claims of citizenship
- Use of false identities
- Forgery of signatures or certifications
- False statements of income

Monitoring Mid-Year Transfers

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



Deadlines

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

Late Documents

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

Satisfactory Academic Progress Policy

Reference: 34 Code of Federal Regulation Section 668.34

Federal regulations require that institutions establish satisfactory academic progress standards for students applying for and receiving federal aid. These regulations require that the Financial Aid Office review all periods of a student's enrollment history regardless of whether financial aid was received, to determine if a student is making satisfactory academic progress towards an educational objective. A student's progress will be evaluated at the end of the fall, spring and summer semesters by the standards outlined below. All periods of enrollment will be evaluated regardless of whether or not financial aid was received. Any official academic transcripts from other colleges received by Santa Barbara City College will be utilized in the review of our Satisfactory Progress standards once the transcript has been evaluated for the degree at SBCC.

These standards apply to all students who apply for and receive financial aid from the following programs:

- Cal Grant B and C
- Federal Work Study
- Federal Pell Grant
- Federal Direct Loan Program (including Parent Loans)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- California Chafee Grant
- Full-Time Student Success Grant
- Community College Completion Grant (must maintain a 2.0 GPA)

Students only receiving the Board of Governor's Fee Waiver (BOGW), Alternative Loans, Campus or Off Campus Scholarships will not be subject to this policy unless specified by the scholarship.

For more information regarding the Satisfactory Academic Progress policy, see Appendix A.

Return to Title IV Funds

SBCC will determine the amount of federal financial aid a student has earned in accordance with federal law. Federal financial aid ("Title IV funds") is awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. Recipients of federal programs are subject to the Return of Title IV funds requirements. Students who receive federal financial aid and do not attend any classes will be required to repay all of the funds they have received. Students who withdraw from all classes prior to completing more than 60% of the semester will have their financial aid eligibility recalculated based on the percentage of the semester completed and will be required to repay any unearned financial aid they have received.

At SBCC, a student's withdrawal date is:

1. The date the student officially withdraws through the student portal or in person in Admissions & Records or
2. The midpoint of the semester for a student who leaves without notifying the College or
3. The date the instructor officially withdraws the student for failure to adhere to attendance requirements.

Consumer Information

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

Awarding (Packaging)

General Packaging Guidelines

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

Financial aid will be awarded based on the following hierarchy until need/cost is met:

- i. BOGW
- ii. Federal Pell Grant
- iii. FSEOG
- iv. FWS
- v. Cal Grant B or C
- vi. Full-Time Student Success Grant
- vii. Community College Completion Grant
- viii. Chafee Grant
- ix. Institutional Scholarships
- x. Federal Direct Subsidized Loan
- xi. Federal Direct Unsubsidized Loan
- xii. Federal Plus Loan

Completed files will be reviewed and packaged on a "first come, first served" basis as determined by the date the file is completed.

The student's cost (see Cost of Attendance section) and need will be calculated (cost of attendance minus EFC minus other resources equals need). Each aid type and amount in which the student is eligible will be subtracted from the need/cost as outlined in the awarding hierarchy. Awards are coordinated with other offices and agencies who give monetary awards or assistance.



Disbursement of Funds

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

The Chief Business Officer and/or designee, shall be responsible for disbursing financial aid funds as outlined in the Blue Book published by the U.S. Department of Education and other generally accepted accounting procedures.

Professional Judgement

Financial Eligibility

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

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

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

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

Dependency Override

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

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

State Aid

Board of Governors Fee Waiver (BOG Fee Waiver)

Important BOG Fee Waiver Program Update

The Board of Governors Fee Waiver program will be renamed the California College Promise Grant. The fee waiver program, including the application process and eligibility requirements, will remain the same. All of the many changes that must be made for the name change will occur over the next many months with full implementation by Spring 2019.

The Board of Governors Fee Waiver Program is available to any California resident or AB 540 classified student who meets the financial eligibility requirements or qualifies through another program. California state law pertaining to the BOG fee waiver allows community colleges discretion in certain areas. These are SBCC's practices with regards to the BOG fee waiver policies outlined in the California Community Colleges Chancellor's Office Board of Governors Fee Waiver Program and Special Programs 2015 Program Manual.

1. SBCC's Financial Aid Office considers the summer session a "trailer" for the academic year. (3.1) If a student applies for a BOG fee waiver for the summer session of 2017, the student is in effect applying for financial aid for the 2016-17 academic year, not the 2017-18 academic year.

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

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

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

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

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

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

8. In order to qualify under Part A for the BOG fee waiver, SBCC accepts the following documentation: (4.2.2)

- a. TANF cash assistance – the student must provide a copy of their current letter from the county confirming that the student will receive assistance during the period of time for which the student is requesting financial aid. The monthly cash grant must include the dependent student or be the sole source of income for the family. Students/families receiving food stamps or CalWORKs services but no TANF cash grant are not eligible under Part A.

- b. SSI/SSP – the student must provide a copy of a letter from SSI/SSP stating their projected monthly benefits or a yearly summary. In either case, the documentation must span the period of time for which the student is requesting financial aid. The benefits must include the dependent student or be the primary source of income for the family. Other associated benefits such as Social Security Disability Income (SSDI) are regular Social Security retirement benefits do not qualify under Part A.
- c. General Assistance – the student must provide a print out from the county confirming that the student will receive assistance during the period of time for which the student is requesting financial aid. Evidence of the student receiving food stamps or Medi-Cal is not enough.

9. If a student wants adjustments made to the student's/family's income for Part B of the BOG fee waiver then the student must submit a FAFSA and request special circumstances consideration. Professional judgment is not used by SBCC for the BOG fee waiver application alone. Any consideration will be in the context of a broader determination of a student's eligibility for all types of financial assistance as provided for in Section 4.4.2 of the California Community Colleges Chancellor's Office Board of Governors Fee Waiver Program and Special Programs 2009 Program Manual. (4.3.3)

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

11. The BOG fee waiver is considered an award in the package of financial aid to meet the enrollment fee as assessed per the California Code of Education. The amount listed by SBCC is currently \$644 per semester for students eligible for the program under part B. (4.5) This amount is determined annually by the following formula: average full-time enrollment units 14 times cost per unit x \$46 equals the BOG fee waiver award for Part B (\$644). For students who qualify under Part A, the amount to cover the campus transportation fee of \$26 is added. The BOG fee waiver award for students qualifying under Part A is \$644 + \$26 = \$670.

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

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

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

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

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

15. If SBCC determines that a student is eligible for the BOG fee waiver program at the time of application, then SBCC does not pursue the repayment of fees if the student later becomes ineligible for the program. (6.4)

16. Once a student has been determined to be eligible for one BOGW Type (A, B or C, etc), that BOGW type can be changed if the student later brings in additional information to qualify under a different BOGW type

BOG Fee Waiver Program Income Standards for 2017-2018

Family Size	Base Year Income
1	\$17,820.00
2	\$24,030.00
3	\$30,240.00
4	\$36,450.00
5	\$42,660.00
6	\$48,870.00
7	\$55,095.00
8	\$61,335.00
Each Member	+\$6,240

Loss of Board of Governors Waiver

In an effort to help students succeed in the California community colleges, the Student Success Act of 2012 (California Senate Bill 1456) was signed into law by Governor Brown. Among other aspects, the Act included the creation of minimum academic and progress standards that must be met for continued eligibility for the Board of Governors Fee Waiver Program (BOGFW). These are different and separate standards from those for student federal aid, Cal Grant, and enrollment priority.

The Academic and Progress Standards for the BOGFW are:

Academic Standards: Cumulative GPA of 2.0 or higher.

Progress Standards: Cumulative satisfactory completion of more than 50% of all coursework attempted.

- These standards do not apply to foster youth (24 years and younger).
- Eligibility to receive support services is not affected.
- Exemption is extended to enrollment priority.
- The 100 total degree-applicable completed unit cap does not apply to the BOGFW.

In order for students to maintain BOGFW eligibility, they must meet both the Academic and Progress Standards listed above. In the future, within 30 days of the end of a primary term (Fall or Spring), the College will send a communication to those students who failed to meet the standards for two consecutive primary terms and will include instructions for how to appeal the loss of the BOGFW. This appeal is separate from any appeal for federal student aid, and the approval of one appeal will not mean the automatic approval of the other.

Appeals

Students will be able to appeal the loss of the Board of Governors Fee Waiver based upon the following verifiable circumstances:

- Extenuating circumstances – cases of accidents, illnesses, or other circumstances beyond a student's control.
- A change in a student's economic situation.
- Evidence that a student was unable to obtain essential support services.
- Special consideration of factors for CalWORKs, EOPS, DSPS, and veteran students.
- Students with disabilities who applied for but did not receive accommodation in a timely manner.
- Significant academic improvement.
- Successful appeal for enrollment priority extends to the fee waiver.

Measurement of these standards will begin with Fall 2015. The first semester a student could lose BOGFW eligibility as a result of not meeting these standards is Fall 2016. Students who do not meet the standards will receive notifications no later than 30 days from the spring 2016 semester end date.



Cal Grant

Award Packaging and Notification

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

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

Disbursement of Funds

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

Funds Credited to Student Account

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

Refunds and Repayment

Since Santa Barbara City College only awards Cal Grant B and C awards which are not specifically for tuition and fees, the college does not consider Cal Grants in the federal Return to Title IV calculations.

Eligibility for Cal Grant awards (i.e. Satisfactory Academic Progress, Enrollment, Eligible Program, Default Status, Residency, etc.) is checked at the time of awarding and again at the time of disbursement preventing the need for repayment.

Overawards

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

California Chafee Grant

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

To qualify, the student must:

- Be a current or former foster youth*
- Not have reached your 22nd birthday as of July 1st of the award year.
- Have financial need

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

Full-Time Student Success Grant

The Full-Time Student Success Grant pays full-time Cal Grant B and Cal Grant C recipients an additional \$1000 annually. All full-time community college students receiving Cal Grant B and Cal Grant C will be offered this assistance (full-time students only).

Community College Completion Grant (CCCG)

The CCCG is a \$1,500 annual grant for those attending at least a 15 unit per term pace or 30 unit per year pace and/or complete their program within the timeframe determined in their comprehensive Student Educational Plan (SEP) for the entire length of their program. The intent of the CCCG funding expressed a desire to support student persistence, retention and success by providing students additional assistance to help offset his or her total cost of community college attendance.

Federal Aid

Federal Pell Grant

SBCC awards Federal Pell Grants to eligible undergraduate students based on their Cost of Attendance (COA), Expected Family Contribution (EFC) and total percentage of Pell already received.

FSEOG Selection and Awarding Required Information

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

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

Federal Work Study (FWS) Selection and Awarding

FWS is awarded on a first come, first served basis if enough financial need exists until all funds are exhausted regardless of dependency or enrollment status. If a student is offered Federal Work Study as part of his/her financial aid package, the SBCC Financial Aid Office will direct students to postings for part-time job on or off campus. If possible, students will be placed in work related to his/her studies or career plans, or in community service. A student will generally earn between \$10.50 and \$16.68 per hour and be paid once per month.



Federal Direct Loans

SBCC offers subsidized and unsubsidized Federal Direct Student Loans. With subsidized loans, interest does not accrue until after students graduate or leave school. With unsubsidized loans, interest will accrue after the first disbursement. The interest rate for Federal Direct Loans depends on when the loan was first disburse.

Visit the [Federal Student Aid Website](#) for more information about current and past rates.

Many students combine subsidized loans and unsubsidized loans to borrow the maximum amount permitted each year.

Federal Direct Loan Limits

Dependent Students

Class Level	Subsidized	Total Sub/Unsub
Freshman	\$3,500	\$5,500
Sophomore	\$4,500	\$6,500
Aggregate Limit	\$23,000	\$31,000

Independent Students

Class Level	Subsidized	Total Sub/Unsub
Freshman	\$3,500	\$9,500
Sophomore	\$4,500	\$10,500
Aggregate Limit	\$23,000	\$57,500

Direct Loan Application Process:

All loan applicants must follow the process listed below:

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

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

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

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

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



Appendix A

Satisfactory Academic Progress Criteria

In order to satisfy Satisfactory Academic Progress requirements, financial aid recipients must earn a minimum Cumulative GPA of 2.00 for all classes attempted.

Grade symbols of A+, A, A-, B+, B, B-, C+, C, D+, D, D-, P, or CR earned during Fall, Spring, or Summer will be considered as acceptable for courses completed, and Satisfactory Academic Progress consideration. Courses completed with an F, FW, I, NC, NP, IP, or W will not be considered acceptable for satisfactory academic progress. Courses completed with a MW (military withdrawal) are excluded from the determination.

Grade Point Average

Grade symbols of A+, A, A-, B+, B, B-, C+, C, D+, D, D-, F, or FW will be used in grade point average calculation. Courses completed with a CR, P, NP, NC, I, IP, or W will not be used in grade point average calculation.

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

Pace of Progression

Federal regulations require that institutions measure a student's pace toward their educational objective to ensure they complete within the maximum time length for that program.

Pace is calculated by dividing cumulative units completed by cumulative units attempted. Remedial and ESL units will be excluded in this calculation. Courses completed with an Incomplete or a Withdrawal will be counted as not completed in the calculation. Repeated courses will be counted in the pace calculation for completed and attempted units. For a student pursuing an Associate Degree or Certificate of Achievement the pace cannot be less than 67%.

Maximum Time Length

Federal regulations require that institutions establish a maximum time period or unit total for a student to complete an educational objective (degree/certificate) if financial aid is received. Financial aid recipients will be considered to be making satisfactory academic progress if they complete their educational objective in the time frame indicated below. The educational objective as indicated by the student as their current major/program of study will be used for this determination.

Educational Objective

Students receiving financial aid at SBCC must be enrolled in a course of study leading to an AA, AS, AA-T, AS-T, or a Certificate of Achievement.

Associate Degree: This requires completion of a minimum of 60 units at SBCC. Students must complete their objective by the time they have attempted 90 units.

Certificate of Achievement: SBCC offers a number of Certificate Programs each requiring a specific number of units for completion. Students enrolled in Certificate programs must complete their objective by the time they have attempted 150% of the number of units required for the specific requirement. For example a student enrolled in a program which is an 18 unit Certificate of Achievement, must complete that objective by the time he or she has attempted 27 units.

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

Transfer Students to Santa Barbara City College: Students are encouraged to submit official transcripts from all previous colleges attended to Santa Barbara City College's Admission and Records Office. Degree applicable units will be used in the calculation of Maximum Time Length and Pace of Progression.

Financial Aid Warning/Disqualification

The Financial Aid Office will evaluate each financial aid recipient's academic progress each semester. Each semester end evaluation will include a GPA review, an assessment of pace of progression as well as maximum time length. Students placed on financial aid warning or disqualification will be so notified.

Financial Aid Warning: Students will be placed on financial aid warning if they earn less than a 2.0 Cumulative GPA for all courses attempted or do not meet the pace of progression calculation. Financial assistance will be continued during this warning semester.

If at the end of the warning semester a student completes the minimum pace of progression with a minimum Cumulative GPA of 2.0, they will be removed from financial aid warning. Students not completing sufficient units to meet the pace of progression calculation requirement during the warning semester will be subject to disqualification from financial assistance.

Financial Aid Disqualification: Financial aid recipients will be disqualified from financial assistance if, for two consecutively enrolled semesters they earn less than a 2.0 Cumulative G.P.A and/or do not meet the pace of progression.

Financial aid recipients will also be disqualified from financial assistance if they exceed the maximum time length or fail and/or withdraw from all their classes in a semester.

Reinstatement/Appeals Procedures

Reinstatement: A student, who was previously disqualified, may have their financial aid reinstated if they meet the minimum pace of progression with a minimum Cumulative GPA of 2.0.

Appeal Procedures: A student may appeal for failure to meet the GPA standard or pace of progression. The appeal form can be downloaded from the Financial Aid Office's website. The student is responsible for providing sufficient information in the written statement to substantiate the existence of extenuating circumstances. Additionally, the student statement must address what steps he/she has and will take to prevent a similar circumstance in the future.

The Financial Aid Office will initially review the appeal. If approved, the student will be notified by email. If denied, an automatic second review of the appeal will be made by an independent group outside of the Financial Aid Office. The appeal process is final and cannot be appealed further at the college unless the student reinstates himself/herself or meets the following criteria:

In the semester they are denied, students must demonstrate academic success by:

- a. Completion of 9-12 degree applicable, letter graded semester units with a 3.00 semester GPA or
- b. Completion of 15 degree applicable, letter graded semester units with a 2.50 semester GPA

Those completed units must be degree applicable to the educational objective as indicated on the student's most recent Student Education Plan as determined by an academic counselor. Students must make a request for consideration of this exception to the Financial Aid Office prior to any published Satisfactory Progress Appeal deadlines for the term. A student may appeal if he/she has exceeded the maximum time period. The appeal form can be downloaded from the Financial Aid Office's website. The student is responsible for providing sufficient information in the written statement to substantiate the existence of extenuating circumstances.

Additionally, the student statement must address 1) why the student has exceeded the maximum number of units and 2) include a timeline for educational goal achievement. The Financial Aid Office will initially review the appeal. If approved, the student will be notified by email. If denied, an automatic second review of the appeal will be made by an independent group outside of the Financial Aid Office. The appeal process is final and cannot be appealed further at the college.

Appendix B

2017-18 Student Budgets

* Non-California residents add \$7,980 tuition cost per year for full-time (14 units) students (\$285/unit).

	Living with parent/relative	Living away from home
1. Enrollment Fees(\$46/Unit)	\$1,404	\$1,404
2. Books & Supplies	\$1,854	\$1,854
3. Room & Board	\$5,247	\$13,293
4. Personal Expenses	\$3,276	\$3,006
5. Transportation	\$1,098	\$1,233
Total for California Residents:	\$12,879	\$20,790

1. Fees: Represents the cost of enrollment fees at \$46 per unit for 14 units per semester for two semesters, Student Health Fees at \$20 per semester for two semesters, Transportation Fee at \$32 per semester for two semesters, Student Rep Fee at \$1 per semester for two semesters, and the Student Activity Fee at \$5 per semester for two semesters.
2. Books and Supplies: Includes books, educational supplies, course materials, and computer-related expenses excluding the purchase of a personal computer.
3. Room and Board: Includes rent, food, snacks, household supplies and utilities.
4. Personal Expenses: Includes clothing, laundry and dry-cleaning, personal care, gifts, recreation, medical, etc.
5. Transportation: Represents travel to and from parent's residence and transportation costs to and from work (e.g., bus fare, gasoline, tolls and parking).



Financial Aid Office

CODE	DESTINATION	BUILDING
A	Administration	MacDougall Administration Center
SS	Admissions/Student Services	Student Services/Admissions
SS	Assessment Office	Student Services/Admissions
H	Atkinson Art Gallery	Humanities
CBS	Bookstore	Bookstore
BC	Business/Communication Center	Business/Communication Center
CC	Cafeteria	Campus Center
CC	Campus Center	Campus Center
SS	Career Center	Student Services/Admissions
COSACA	Cosmetology	SBCC Cosmetology Academy 5160 Hollister Avenue
SS	Counseling	Student Services/Admissions
SS	Disabled Student Programs & Services	Student Services/Admissions
DM	Drama/Music	Drama/Music
EBS	Earth & Biological Sciences	Earth & Biological Sciences
ECC	East Campus Classrooms	ECC 1-21, 30-33
ECOC 1	East Campus Office Center I	East Campus Office Center I
ECOC 2	East Campus Office Center II	East Campus Office Center II
ECOC 3	East Campus Office Center III	East Campus Office Center III
ECOC 4	East Campus Office Center IV	East Campus Office Center IV
CC	East Campus Snack Shop	Campus Center
SS	EOPS	Student Services/Admissions
ESL	ESL Center	ESL Center
FO	Facilities & Operations	Facilities & Operations
FRC	Faculty Resource Center	Faculty Resource Center
BC	Fé Bland Forum	Business/Communication Center
SS	Financial Aid	Student Services/Admissions
A	Foundation for SBCC	Administration
GT	Garvin Theatre	Garvin Theatre
SS	Health Services	Student Services/Admissions
HRC	Hotel/Restaurant/Culinary	Campus Center

CODE	DESTINATION	BUILDING
CC	Housing Information	Campus Center
SS	Human Resources	Student Services/Admissions
H	Humanities	Humanities
A	Information	MacDougall Administration Center
IDC	Interdisciplinary Center	Interdisciplinary Center
IE	International Education Center	International Education Center
SCA	John Dunn Gourmet Dining Room	Hotel/Restaurant
SCA	JSB Café	Campus Center
DM	Jurkowitz Theatre	Drama/Music
C	Kinko's Early Learning Center	365 Loma Alta Drive
LPLAYA	La Playa Stadium	La Playa Stadium
LRC	Learning Resource Center	Learning Resource Center
LFC	Life Fitness Center	Sports Pavilion
L	Luria Library	Luria Library
MTBLDG	Marine Technology	Marine Diving Technology
OE	Occupational Education	MacDougall Administration Center
PS	Physical Science	Physical Science
P	Press Box	La Playa Stadium Press Box
SS	Registration	Student Services/Admissions
WC 4	Receiving	WC 4
BC	Schott Center	310 West Padre Street
PE	Security Office	Security
CC	Snack Shop	Business/Communication Center
SS	Sports Pavilion	Sports Pavilion
SS	Student Activities	Campus Center
SS	Student Services/Admissions	Student Services/Admissions
IE	Study Abroad Office	International Education Center
CC	The Channels	Campus Center
SS	Transfer Center	Student Services/Admissions
SS	Veterans Assistance	Student Services/Admissions
WAKE	Wake Center	300 North Turnpike Avenue
WC 1-3	West Campus Classrooms	WC 1-3