# Mt. San Antonio College Financial Aid Department: Frequently Asked Questions (FAQs)

# Implications of Dropping a Class or Withdrawing from All Classes

If you've received your financial aid disbursement and remain enrolled in at least one course, dropping some of your courses during the current semester should not affect your financial aid negatively. However, withdrawing from all your courses might require you to repay a portion of your financial aid. For more details, please refer to our Return of Title IV Funds Policy.

Dropping courses may influence your eligibility for future semesters based on our Satisfactory Academic Progress (SAP) policy. If you fall below the 67% completion requirement, your future financial aid eligibility might be affected. Please keep tabs on your SAP status by checking your student email and portal regularly.

# **Important Information for Federal Aid Recipients:**

Dropping all classes after receiving financial aid may require you to repay the funds. To avoid this, stay in your classes until at least the "Last Date to Drop Without a Penalty".

For questions, email the Financial Aid Office at <a href="mailto:financialaid@mtsac.edu">financialaid@mtsac.edu</a> or call (909) 274-4450 from 8:00 am to 4:30 pm, Monday through Friday.

For more on general financial aid eligibility and requirements, visit <u>SAP policy</u>.

# Significance of the "Freeze Date" or "Census Date"

The "freeze date" each semester determines a student's enrollment status for financial aid disbursement. This status is assessed as of the Census Date, also known as the "Freeze Date."

Ensure all enrollment changes are finalized by the Census Date/"Freeze Date". After this date, any adjustments to your financial aid due to added or dropped courses will not be made, except in cases where a student was unable to add a course through no fault of their own.

To find the Census Date (or "Freeze Date"), please consult your Schedule/Receipt. In this document, the Census Date (or "Freeze Date") is typically labeled as the "Last Day to Drop Without a W." Please note, Mt. SAC only has one Census Date (or "Freeze Date"), even if enrolled in late start courses.

### Reimbursements

For details about enrollment fee reimbursement and other reimbursements, visit the <u>Refunds webpage</u> and <u>BMTX</u>, Inc. website.

### **Change in Financial Circumstances**

If your financial circumstances have changed since your financial aid application, you can submit a "Change of Income" request to possibly have your eligibility reevaluated.

### **Determining Eligibility for Various Types of Financial Aid**

Review your Financial Aid Offer via the Mt. SAC Student Portal. This will help you identify if you qualify for financial aid that may lead to a refund. If you only receive the California College Promise Grant (CCPG), you won't get a refund as this covers course enrollment fees. For all other financial aid types, check for any pending requirements in your Student Portal under the "Financial Aid" section. Address any red flags promptly.

# Why hasn't my financial aid been disbursed yet?

To understand the status of your financial aid, please:

- 1. Refer to the <u>Award Status</u> resource for a step-by-step guide on how to access your Financial Aid Offer via the Mt. SAC Student Portal and identify any outstanding requirements.
- 2. Monitor your student account activity through *Number #27 (Statement and Payment History)* in the Mt. SAC Student Portal, located under the "Student" tab within the Student Self-Service section. This will show you when funds were posted to your account and when refunds were issued.

If you don't see any disbursements:

- You may have dropped or withdrawn from all classes.
- You might not be meeting Satisfactory Academic Progress requirements.
- You may have pending financial aid requirements indicated by a red flag.

For timely updates, frequently check your Mountie Mail, the Mt. SAC Student Portal, or contact the Financial Aid Office.

# What can delay the disbursement of my financial aid funds?

Possible reasons include:

- Holds on the student account.
- Unsubmitted or incomplete necessary documents.
- Non-enrollment in courses.
- Not meeting Satisfactory Academic Progress requirements.
- Default on a student loan or outstanding repayments to a Title IV program.
- Lack of eligibility for an approved study program.

### Why does my account show a negative balance after receiving financial aid funds?

A negative balance is good news! It means your funds have been disbursed, and you're due a refund. The funds are being transferred to the BMTX, Inc. system for distribution based on your chosen refund preference. This process usually takes 5 to 10 days. Regularly check *Number #27, Statement and* 

*Payment History,* in your Mt. SAC Student Portal for updates. For more on the refund process, contact the Cashier's Office.

# Why haven't I received my Cal Grant?

Various reasons could explain this. It's best to directly contact the Financial Aid Office at (909) 274-4450 or financialaid@mtsac.edu.

# Why isn't Cal Grant C listed on my award letter?

If your Cal Grant C award isn't visible, recent eligibility checks might have deemed you ineligible. Common reasons include:

- Enrollment in fewer than 6 units.
- Not being enrolled in "Core" courses as per program requirements.
- Being in a major or program not aligning with Cal Grant C criteria.

# When are the financial aid application deadlines?

For deadlines for Pell Grant, Cal Grant, CCPG, Direct Loans, and Federal Work Study, please refer to our webpage.

# How do I get a tax transcript for a prior-year tax return?

If you need a tax transcript:

- 1. Use the electronic 4506-T form via the ProVerifier+ system. This allows Mt. SAC to get tax info directly from the IRS.
- 2. If the IRS doesn't fulfill this electronic request, manually upload the tax info.

You can request your Tax Transcript by mail or online at IRS Get Transcript.

# What should I do if I'm asked for an IRS tax transcript but didn't file a tax return?

While completing the verification worksheet (indicated by a red flag), go to the "Income Tax Information" section and select the box for non-tax filers. Once the Financial Aid Office reviews the completed worksheet, the request for an IRS tax transcript will be adjusted according to your tax-filing status. If the from remains on your account, please contact our office for assistance.

# How do I apply for financial aid?

To apply for financial aid, students can either complete the Free Application for Federal Student Aid (FAFSA) and the California Dream Act Application (CADAA). For more information on which is the right application for you, visit our website: <a href="How to Apply for Financial Aid">How to Apply for Financial Aid</a>. The Financial Aid Office is happy to assist you with completing either application!

# Who can help with my financial aid application?

You can visit our <u>Financial Aid Success Lab</u> for assistance. You can also visit our <u>webpage</u> for Video Tutorials and resources.

### How do I correct my financial aid application?

To correct any errors on your FAFSA or CADAA application, please contact our office for guidance. Most errors can be corrected directly on your application, for some we may need to collect additional information from you.

# Do I need to reapply for financial aid every year?

Yes, financial aid requires annual submission of either the FAFSA or CADAA. Submit these after October 1st for the next academic year. But remember, the Cal Grant application has a priority deadline of March 2nd. Please note, the applications for the 2024-2025 academic year have been delayed to December 2023.

# When should I send in my FAFSA or CA Dream Act Application?

Ideally, submit your FAFSA or CADAA between October 1st and March 2nd for the next fall semester. This ensures you meet the Cal Grant priority deadline. If you miss the March 2nd deadline, ensure to send your application before June 30th. Please note, for the 2024-2025 academic year the priority deadline has been extended to April 2<sup>nd</sup>.

### What's Mt. SAC's school code for financial aid applications?

Mt. SAC's school code for FAFSA is: 001245. For CADAA: 00124500.

## What happens after I submit my FAFSA or CA Dream Act Application?

After submission, monitor your Mt. SAC Financial Aid Student Portal for updates on your financial aid status. For guidance on using the portal and next steps, check these resources:

- Viewing Your Award Status
- Video: How to Check Your Financial Aid Status
- Financial Aid Next Steps

### Besides the FAFSA or CADAA, do I need to submit additional forms?

We will use your financial aid application to determine eligibility for all sources of funding. We may require additional information if you are selected for verification. Keep a close eye on your portal for any missing information.

### Can I receive financial aid at two colleges?

Aid such as Pell Grant, Cal Grant, and Federal Loans can only be received at one institution. The California College Promise Grant (CCPG) covers your course enrollment fees, and it's worth noting that you can potentially receive CCPG at two different schools during the same semester.

# Do I need college admission before applying for financial aid?

You can apply for both simultaneously. At Mt. SAC, you will need to be enrolled before you can receive any funds.

# What's the income limit for financial aid eligibility?

Income is not the sole factor for determining eligibility for financial aid. Please note, there are specific sources of funding that are available without consideration of income. For specifics on your eligibility, contact the Financial Aid Office.

### What if I don't have a Social Security number for my financial aid application?

For FAFSA, a Social Security number is mandatory. If you lack one, visit the local Social Security

Administration. CA Dream Act Applicants can apply without it, but it's preferable to include it if available.

# What if my parents don't have Social Security numbers?

Your parents' citizenship won't affect your aid eligibility. Social Security Numbers (SSNs) are not required for your parents. When prompted for SSNs on the financial aid application, they should enter 000-00-0000.

# Does part-time enrollment impact financial aid?

Less than full-time enrollment (12 units), may impact your eligibility for some financial aid awards. Contact the Financial Aid Office for details on your financial aid eligibility.

# Why did my neighbor get more aid even with higher income and assets?

Financial aid isn't determined solely based on income and assets. There are additional factors from the application that are used to determine eligibility for financial aid.

# What happens if I provide false information on my application?

Providing false information on your FAFSA or CADAA, can result in penalties and potential imprisonment under the U.S. Criminal Code. Additionally, state and local laws may be applicable in such instances.

### What if I'm hesitant about sharing my tax documents with the college?

Refusing to provide tax documents prevents our office from determining your eligibility for federal and state financial aid.