Chapter 5 - Student Services

AP 5130 Financial Aid

References:

Financial aid is available to eligible students through grants, scholarships, loans and part-time employment from the federal and state government sources. Depending on eligibility, recipients may receive more than one category of assistance. Available federal and state aid programs include:

Financial Aid programs offered:
- Federal
- Federal Pell Grants
- Federal Work Study
- Federal Supplemental Educational Opportunity Grant
- Federal Direct Student Loan
- Programs Federal Family Education Loan Program
- Bureau of Indian Affairs

State
- Cal Grants Programs
- Board of Governors Fee Waiver

Student Eligibility

Recipients of aid from Federal aid, and State funded programs must be students must meet several requirements. Enrolled in eligible programs of study for the purpose of obtaining a degree, an approved Title IV certificate, or transfer. In addition to financial need, other eligibility requirements for most federal (and many other) and State programs include:

- Having
- Completion of a high school diploma, a GED, or high school education in a home school setting approved under the state law passing the Ability to Benefit Test that has been approved by the Department of Education administered at the Assessment Center in the Student Services Center.
- Demonstrated financial need as determined from financial aid application materials. (Note: Some scholarship programs do not require demonstrated financial need.)
• Declaration of academic program (degree or certificate)
• Being a U.S. Citizen or eligible U.S. non-citizen status.
• Be Registered with the U.S. selective service, if required (for male students who are between the ages of 18 and 25)
• Maintaining satisfactory academic progress in accordance with the standards.
• Not owe an overpayment on a federal grant
• Not be in default on any federal loan or grant overpayment.
• Have a valid social security number.

Some students are eligible for state aid only. To qualify for state aid, common requirements are:
• Completion of a high school diploma, a GED, or high school education in a home school setting approved under the state law
• Designation as qualifying under AB 540
• Declaration of academic program (degree or certificate)
• Registered with the U.S. Selective Service (for male students who are between the ages of 18 and 25)
• Maintain satisfactory academic progress
• Not owe a refund on a state grant
• Not be in default of any state educational loan

Application Process Procedures
To be considered for financial aid, students must complete the Free Application for Federal Student Aid (FAFSA) or the renewal application. These applications are usually available beginning in January for the following academic year. If a student is interested in a State of California Grant, the FAFSA and a GPA verification form must be completed. Additional information and eligibility requirements are available at the Financial Aid Office. It is important that California Community College students apply by the March 2nd Deadline or the September 2nd Deadline.

Depending on the student’s situation, they may apply for financial aid by completing either the Free Application for Federal Student Aid (FAFSA), California Dream Application or the BOGW (Board of Governors Fee Waiver) Application. Additional documents may be required to be submitted.

The priority filing deadline at Mt. SAC is April 15th. By meeting this deadline, students will have priority in the awarding of Federal Work Study and Federal Supplemental-Educational Opportunity Grants if eligible.

Deadlines
The Financial Aid department establishes deadlines and priority considerations for funding based on annual allocations from federal and state aid programs. These deadlines and priorities are posted on the financial aid web page and are subject to change based on federal and state directives.

The information reported on the FAFSA may be verified by the Financial Aid Office using parent’s and/or the student’s Internal Revenue Services Forms 1040, 1040A,.
or 1040EZ. Students must be able to provide a copy of their Social Security Card, Alien-Registration Card (if applicable), and their Mt. SAC College Services Card or Photo ID for identification purposes.

Payment Procedures

The Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, and Federal Loan Programs will be disbursed in two payments per term. The State Cal-Grant Program will be disbursed in one payment per term. The Federal Work Study Program will be disbursed monthly.

The Financial Aid department determines the disbursement schedule based on the college’s academic calendar. The disbursement schedule is posted in the award section of the financial aid student portal and varies according to the particular aid program (Pell grant, loans, Federal Supplemental Educational Opportunity Grants, Cal Grants). Earnings from the Federal Work Study Program are paid out to students through monthly payroll as the hours are earned.

Accounting of Funds

In compliance with the Separation of Duties clause from federal Title IV regulations, the College ensures internal checks and balances by separating functions of financial aid payment authorization and disbursement delivery. The Financial Aid department is responsible for financial aid payment authorization while the department of Fiscal Services is responsible for the delivery of financial aid disbursement to students. This division is to ensure that no single person or office exercises both functions of administering federal and/or state student aid funds.

Overpayment/Return of Title IV Funds

Mt. SAC will The Financial Aid Office has the responsibility to determine the amount of federal financial aid a student has earned in accordance with federal law. Recipients of federal programs are subject to the Overpayment and Return of Title IV funds requirements.

Overpayment

Students who receive federal financial aid are subsequently deemed ineligible (or deemed to have reduced eligibility) are subject to have the amount of financial aid received above the subsequent eligibility amount be returned to the Department of Education. This is regardless of the method the overpayment was processed, and do not attend any classes will be required to repay all of the funds they have received.

Return of Title IV Funds (R2T4)

Students who receive federal financial aid and do not attend any registered classes are 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 Mt. SAC, a For the purpose of R2T4 determination, the student’s withdrawal date is:

1. The date the student officially notified the Admissions & Records Office of his or her intent to withdraw OR
2. The midpoint of the semester for a student who leaves without notifying the College OR
3. The student’s last date of attendance at a documented academically-related activity OR
4. The date posted by the instructor indicating the last day of attendance.

Fraudulent Documents
Submission of fraudulent documents is a violation of the Standards of Student Conduct and as such, subject to disciplinary action. The student will be informed that withdrawing the fraudulent document is not a pardon from disciplinary action. In addition, students who are found to have submitted fraudulent documents will have to repay any funds received back to the Department of Education. Any student submitting a fraudulent document will be referred for disciplinary action.

Satisfactory Academic Progress
Federal and State financial aid regulations require that institutions establish Satisfactory Academic Progress (SAP) standards for students applying for and receiving federal and state 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 is evaluated at the end of the fall, spring and summer terms by the standards outlined below. All periods of enrollment are evaluated regardless of whether or not financial aid was received. Any official academic transcripts from other accredited colleges that have been evaluated by Mt. SAC will be utilized in the review of satisfactory academic progress. The Financial Aid Office makes every effort to ensure that all SAP processes are accurate. Students who believe their SAP status has been determined in error should contact the Financial Aid Office immediately to discuss their situation and to determine if an error has been made.

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

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study
- Federal Direct Loan
- Bureau of Indian Affairs
- Cal Grant B and C
There are separate guidelines pertaining to the loss of eligibility for the Board of Governors Fee Waiver (BOGW).

Financial aid progress standards apply to current and prior academic work at Mt. San Antonio College, regardless of whether or not a student has previously received any form of financial aid. These progress standards apply to all students within categories of students (full-time, 3/4-time, 1/2-time, and less than 1/2-time), and academic programs (Certificate, Associate Degree, and transfer). The College Catalog describes other policies for academic progress required to maintain enrollment at Mt. San Antonio College.

**Eligible Programs**

Students must be enrolled in an eligible program of study for the purpose of a Certificate, Associate degree, or completing a transfer program. Certificate programs offered by Mt. SAC must be approved as eligible programs by the Department of Education to be eligible for federal student aid funding.

**Program Length**

Mt. SAC offers a variety of Certificate programs, Associate degrees and transfer programs, each with its own unit, course and time requirements. The Educational Plan, designed specifically for each certificate, degree, or transfer program, will indicate the maximum time frame, in semesters, required for each program.

The three (3) SAP standards are:

1. **Qualitative**
   All students must have a Cumulative Grade Point Average (GPA) of 2.0 or better.

2. **Quantitative**
   Students must have completed at least 67% of their cumulative units attempted to demonstrate progress toward their goals.

**Program Completion**

3. **Maximum Units/Time Frame (150%)**
   Maximum Time Length also commonly known as “Pace of Progression” refers to an upper limit of terms and years in which students may receive federal aid, ensuring that students make progress toward reaching their goals in a timely manner. Students must also complete their educational objective (graduation, transfer, and/or certificate) in a timely manner (equivalent to 90 attempted units for an Associate degree or transfer). This includes all units attempted at the College. A student can only receive financial assistance for a maximum of 150% of the published length of the program. All units attempted, including prior units, regardless if required for the major or are for personal enrichment, will count.
toward the 150% allowable total, unless accepted. All recipients of federal aid are required to have on file an approved educational plan (commonly known as Mountie Academic Plan, MAP) which the student follows for every term of enrollment. A change in the student’s educational objective will not start a new maximum time frame. Courses in which a student receives a “W” are also included in the 150% allowable total. Financial assistance may be awarded to cover the cost of repeated courses (courses previously taken to improve a grade). However, all units from every course attempt are calculated in the student’s SAP status.

Exceptions to the calculation of units for the maximum units/time frame (150% limit) are:

• Up to 30 units of remedial basic skills courses and all English as a Second Language (ESL) courses
• Military credits
• High Unit Majors: If a student has been accepted into a program of study with a time frame longer than average college programs, the student may be eligible for financial assistance beyond the 90-unit maximum.

Evaluation of Progress

Students will be considered to have made satisfactory progress when they:

a. Maintain a cumulative 2.00 G.P.A. and
b. Successfully complete the minimum number of units as described below.

A student’s progress toward his/her educational objective will be evaluated at the end of each academic year. The minimum number of units a student must successfully complete at the end of each year, in order to complete their program of studies within the maximum time frames is outlined below:

| Minimum Number of Units to be Completed Each Year |
|---------------------------------|------|------|------|------|------|------|------|
| Enrollment Status               | 1st  | 2nd  | 3rd  | 4th  | 5th  | 6th  | Total |
| Full-time                       | 20   | 20   | 20   | Not-eligible-for-aid | 60   |
| 3/4-time                        | 15   | 15   | 15   | Not-eligible         | 60   |
| 1/2-time                        | 10   | 10   | 10   | 10               | 10   | 60   |

Students enrolled in less than 6 units must complete at least one course.

Enrollment Status

Enrollment in credit courses for .1 to 5.9 units is considered less than 1/2 time; 6 to 8.9 units is considered 1/2 time; 9 to 11.9 units is considered 3/4 time; and 12 or more units is full-time. A student’s enrollment status will be determined at the end of the fifth week of each semester. If awarded after that period, status will be determined at the time the financial aid application is received.
Successfully Completed Courses
Successfully completed courses are those in which a student received a grade of "A", "B", "C", "D", or "CR".

Unsuccessfully Completed Courses
Unsuccessfully completed courses are those in which a student receives a grade of "F", "NC", "IP", "I", or "W." However, under the Mt. SAC grading system, the grade of "I" may be replaced with a letter grade which will yield unit credit. Unsuccessfully completed courses adversely impact academic progress. Students are encouraged to add or drop during the period that they will receive no notations on their permanent record. Although unsuccessfully completed courses are not successful, they are considered attempted and impact program length.

Grade Change after SAP determination
It is the student’s responsibility to notify the Financial Aid Office of any official grade changes including removal of an Incomplete grade (I) that would affect the student’s satisfactory academic progress status. Any grade changes received after the initial semester calculation will be included in the following semester’s SAP calculation.

Course Repetition
Students are not permitted to receive financial aid for repeating courses, except as follows:

a. Course deemed as repeatable by the academic department as described in the College Catalog (Section X) states, “may be taken for credit,” OR
b. If a "D" or "F" was received and repetition is needed to remove a grade point deficiency (up to a maximum of 12 units), OR
c. By obtaining prior College approval by filing a Petition for Exceptional Action through the Counseling Department.

High School Credit
Students cannot use (transfer back) college courses for high school credit for which they have received financial aid, otherwise an overpayment will result.

Counseling Class
Students are advised to enroll in a counseling class to develop an educational plan. It is the student’s responsibility to follow his/her plan to ensure completion of the designated program of study within the projected time frame.

Major Change
Counselor approval will be required if a student changes his/her major. A new Educational Plan must be developed and furnished to the Financial Aid Office if requested.
Transfer Students
Students that transfer from another accredited post-secondary institution are required to submit official academic transcripts of their previous college work to the Mt. SAC Admissions & Records Office. These transcripts will be reviewed and evaluated. An evaluated copy must be given to the Financial Aid Office. The accepted units will be applied toward the cumulative total of units earned. Those units applied are used to grant advance standing and may impact the maximum time frame. For financial aid purposes, the GPA from the previous institution will not be held against the student.

Academic Renewal
The College has an Academic Renewal Policy (see BP/AP 4240) through which a student may apply to have credits attempted and grades earned in previous semesters excluded from the calculation of the student’s GPA. However, the Federal Student Aid program regulations make no provisions for academic renewal, thus the Financial Aid department must include all courses in evaluating a student’s SAP status for financial aid purposes.

Other College Units
All transfer units accepted will be used in determining financial aid eligibility. Students wishing to receive credit for courses taken at other colleges must submit official transcripts from each college to the Admissions & Records Office. Degree applicable units included in units attempted and earned will be used in the calculation of Maximum Units/Time Frame allowed. Time Length and Pace of Progression.

Remedial Classes
Students may receive aid for up to 30 units of remedial classes. Courses must be at the secondary level and required as part of an eligible program. Note: These classes are identified as pre-collegiate/basic skills and are non-degree appropriate.

AmLa
Students who are enrolled in ESL credit course work, such as AmLa, as part of an educational plan leading to a certificate, or degree, are eligible for financial aid. There is no limit on the number of ESL units a student may take, as long as students maintain Satisfactory Academic Progress and are in an eligible program. ESL course work is not counted as part of the 30 unit remedial limit.

Notification of Satisfactory Academic Progress for Financial Aid Purposes
The Financial Aid Office sends e-mail notifications at the end of Fall, Spring and Summer terms, after grades are evaluated, to students regarding their Academic Progress status. It is the student’s responsibility to stay informed about his/her SAP status and take action to appeal, if applicable.

The three satisfactory academic progress statuses are:
**Satisfactory**  
Student is making academic progress and meets all three SAP standards.  
Student is eligible to receive financial aid in the subsequent term.

**Warning**  
Student is not making academic progress for the first time. S/he did not meet at least one of the three SAP standards. Student is eligible to receive financial aid for subsequent term, but will need to make academic progress to avoid disqualification.

**Disqualification**  
A student continues to not meet SAP standards after being on Warning or continued Disqualification. Student is not eligible to receive financial aid in subsequent term.

Reinstatement of Financial Aid  
If a student is denied financial aid, he/she may be Students can regain SAP and have financial aid reinstated once they meet all three have regained satisfactory academic progress, according to the standards (grade point average, unit completion, pace of progression). However, students may not be paid retroactively for periods in which they failed to maintain satisfactory progress.

**Financial Aid Ineligibility**  
Extenuating circumstances, which warrant an exception to the SAPP, may be considered. Students must submit an appeals form with documentation to substantiate reinstatement. Examples of extenuating circumstances may include:

1. **Injury or illness of student** (Student must verify extensive hospitalization, medical treatment, or serious illness.)

2. **Personal crises** (Student discloses, in writing, a traumatic situation, such as: death of a family member, separation, divorce, abuse, automobile accident, or destruction of home or belongings by fire or theft.)

3. **Change of major or objective** (Student needs one or two additional semesters due to change in educational/career objective. NOTE: A current educational plan is required prior to approval.)

4. **Other circumstances** (Student should explain the nature of his/her problem and illustrate why an exception to the standards should be made. Other circumstances are considered on a case-by-case basis.)

**Appeals Process**  
In order for an appeal to be considered, the student must provide the following:

1. The Appeal Form with a written statement explaining the circumstance that prevented the student from making academic progress.
2. A current educational plan with the entire courses listed to complete the educational goal.

3. Supporting verification (e.g., a hospital or doctor’s statement verifying an extended illness, medical bills, Probation-Contract).

4. All academic transcripts from all previously attended colleges evaluated by the Mt. SAC Admissions & Records Office.

A copy of the scheduled Board of Appeals meetings and paperwork deadlines will be provided to students upon request.

If aid is denied by the Board of Appeals, the decision is final unless new documentation can be presented.

**Satisfactory Academic Progress Appeal**

Students placed on disqualification status who have extenuating circumstances may appeal their SAP status. Such extenuating circumstances shall be those acute medical, family, or other personal problems which render normal academic progress very difficult. Such circumstances must be substantiated in writing with supporting documentation.

The Board of Appeals Committee is the designated authority to review and determine SAP appeals. The committee reviews and makes decision on each student’s appeal request. Only one SAP appeal may be submitted each term, unless additional substantiated documentation becomes available.

**Approved Appeal Status**

Students who are approved based on a submitted appeal are automatically eligible for financial aid for the term in which the SAP appeal was approved. Financial Aid will be paid out only for the courses on the student’s MAP (Mountie Academic Plan), also commonly referred to as the educational plan. If there are any changes to the student’s MAP, it is the student’s responsibility to submit an updated copy to the Financial Aid Office immediately. Financial aid is only disbursed for the term in which the appeal is approved. No retroactive financial aid disbursements will be made.

Once the appeal is approved the students must meet all standards each semester (2.0 semester GPA and completion of all semester coursework) for continued eligibility. Each student must also follow the submitted MAP. Any change to the student’s academic goal will require the student to update his/her MAP. Students are limited to one academic program change. Each change will be reviewed and may be denied if it would require a significant extension to the student’s time frame.

If a student fails to meet all standards each semester (as an approved appeal student), he/she will become ineligible for further appeals for the remainder of the academic year and will be placed on disqualified status for the upcoming semester.
Students disqualified under the maximum units/time frame standard, (exceeding the 150% maximum units/time frame) are not eligible to re-appeal if they have been previously approved for an appeal.

Pending Appeal Status
The Board of Appeals committee can deem the appeal pending for additional information after its review. Students will be notified of this decision and be given ten (10) business days to supply additional requirement(s). Students may also be required to meet with a Financial Aid Specialist. The committee will review the appeal again when all additional requirement(s) have been submitted. The appeal decision will default to being denied if the student fails to submit additional requirement(s) within the ten (10) business days.

Denied Appeal Status
The Board of Appeals committee may determine that the student’s appeal lacked substantiated mitigating circumstance to cause the lack of academic progress. If the appeal is denied, the student is not eligible for federal, most state and institutional financial aid. Any student whose appeal is denied may regain eligibility the next academic year by bringing their academic record up to the three established SAP standards.

Delinquent Financial Obligations
A. Mt. San Antonio College will withhold grade transcripts, diplomas and registration privileges, or any combination thereof, from any student or former student who has failed to pay a proper financial obligation due the district (e.g., returned check, unpaid loan, equipment breakage, unpaid library fine, etc.)

B. Any item or items withheld shall be released when the student satisfactorily meets the financial obligation.

C. If a student believes that he or she does not owe all or part of any unpaid obligation, the student should contact the Mt. SAC Auxiliary Services Office. The Auxiliary Services Office will review the pertinent information, including information the student may wish to present, and will advise the student of its conclusions with respect to the debt. The student may be referred to the office where the obligation occurred for resolution of the debt.

Loss of Eligibility for Board of Governors (BOG) Fee Waiver

Effective Fall 2016, students eligible for the Board of Governors (BOG) Fee Waiver may lose eligibility effective due to poor academic performance. The loss becomes effective at the first registration opportunity after such determination is made. There are several ways that a student can lose their BOG Fee Waiver eligibility based on academic standards. For students who have completed a minimum of 12 semester units may lose their BOG fee waiver eligibility if they have been on academic and/or progress probation for two consecutive primary terms (fall and spring).
**Academic Probation**
Students who fall below a 2.0 cumulative GPA (grade point average); OR

**Progress Probation**
Students who fail to complete at least 50% of coursework in which they were enrolled; OR

**Combination of Academic and Progress Probation**
Students who fall below a 2.0 cumulative GPA and fail to complete at least 50% of coursework in which they were enrolled.

The Financial Aid department is the authority in determining BOG fee waiver eligibility and sends warning notices to potential students who may lose their BOG fee waiver eligibility based on placement on academic or progress probation after their first major term. Students are notified of their BOG fee waiver ineligibility no later than thirty (30) days following determination of their academic and progress probation status. The notification also provides student with methods to regain BOG fee waiver eligibility, as well as provides information about the available student support services to assist them in maintaining/regaining eligibility. Dissemination includes, but is not limited to the student portal, individual student email, text messaging, college website, college catalog, and schedule of classes. Additionally,

**Regaining BOG Fee Waiver Eligibility**
Students who lose eligibility for the BOG Fee Waiver can have eligibility reinstated by meeting one of the following criteria below:
- Improve your GPA and/or course completion to meet academic and progress standards OR
- Not enroll at the College for two consecutive primary semesters OR
- Receive approval from BOG Fee Waiver appeal

**BOG Fee Waiver Loss Appeal Process**
The College’s Board of Appeals Committee is the designated authority to review and determine BOG Fee Waiver Loss appeals.

A student may appeal the loss of a BOG Fee Waiver based on any of the following reasons:
- Extenuating circumstances which are verified cases of accidents, illnesses, changes in the student’s economic situation, or other circumstances that rendered normal academic functioning likely or impossible. Such circumstances must be verified in writing.
- Evidence that the student was unable to obtain essential student support services. Extenuating circumstances also includes special consideration of the specific factors associated with Veterans, CalWORKs, EOPS, and DSPS student status.
• A student with a disability who applied for, but did not receive, a reasonable accommodation in a timely manner. A verification of disability document from the Disabled Student Programs and Services (DSPS) office must be attached to the appeal form.

Foster Youth are not subject to the loss of the BOG Fee Waiver due to placement on academic or progress probation Education Code section 66025.9(c).

Misrepresentation
The College does not engage in misrepresentation. Misrepresentation is defined as any false, erroneous, or misleading statement that the College, its representative, or a service provider with which the College has contracted to provide educational programs, marketing, advertising, recruiting, or admissions services, makes directly or indirectly to a student, prospective student, a member of the public, an accrediting agency, a state agency, or the United States Department of Education.

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

The College’s website contains current information regarding Financial Aid.