

Frequently Asked Question and Answers

Who is Eligible to Receive Financial Aid?

In order to receive financial aid, you must:

1. Be a citizen of the United States, or be in the United States for other than a temporary purpose and intend to become a permanent resident thereof, or be a permanent resident of the Trust Territory of the Pacific Islands. Holders of student visas are not eligible for aid.
2. Be enrolled or accepted for enrollment in an eligible program as a regular student at least half-time or, in the case of a student already attending the institution, be enrolled and in good standing as at least a half-time student. Students attending less than half-time might be eligible for Federal Pell Grant and State Board of Governors Fee Waiver Program.
3. Maintain satisfactory academic progress in the course of study according to the standards and practices of the institution.
4. Not be in default on any loan made from a student loan fund and not owe a refund on grants previously received.
5. Be in need of financial assistance in order to pursue a course of study at Saddleback College.
6. Submit all documents requested to complete your file.
7. Ability to Benefit: Federal law requires a financial aid applicant, who does not have a high school diploma or possess a GED or its equivalent, to **pass** an ability-to-benefit test approved by the Department before any financial aid funds can be received. The testing is done by the Counseling department at Saddleback College. More information is available in the SFASO. GED testing information is also available in the Counseling department at Saddleback College in the Student Services Center, Room 166.

What are the Criteria for Continued Eligibility to Receive Financial Aid Funds?

In order to continue financial aid eligibility, you must:

1. Reapply for financial aid each year.
2. Maintain satisfactory progress and good standing as defined by the institution.
3. Demonstrate financial need.

What is Good Standing and Maintaining Satisfactory Progress?

You are in *good standing* when you enroll in and successfully complete the number of units for which you receive financial assistance. **Satisfactory Academic Progress** is defined by the Department of Education as the normal length of time for a student to achieve an educational objective. Therefore, the Student Financial Assistance & Scholarship Office is asked to monitor this progress and deny aid to any student who fails to meet the normal academic progress guidelines.

Denial of Aid

1. The law requires that we deny financial aid to those who are delinquent in repayment of loans or grants previously received from Saddleback College or any other educational institution.
2. Aid also will be denied to students who fail to make satisfactory academic progress.
3. A student may not receive Federal Pell Grant or campus-based aid if he or she is a member of a religious community, society, or order that directs the student's course of study or provides subsistence support to the student. Members of a religious order are not considered to have financial need.

Reinstatement of Aid

Aid will be reinstated if one of the following occurs:

1. You earn the deficient units while not in receipt of Title IV aid,

OR

2. You successfully appeal your disqualification by submitting a written request and required documents for review and approval by the Financial Assistance Committee.

Distance Education Courses and Student Eligibility

To be eligible to receive Title IV, HEA program funds for a distance education course, the student must be a regular student enrolled or accepted for enrollment in an eligible program at Saddleback College leading to a degree.

How Much Does It Cost to Attend Saddleback College?

When we use the word "Budget," we mean the amount of money that will see a student through a year of school at a modest, but adequate, standard of living.

A budget does not and, indeed, cannot take into consideration all of the situations in which people find themselves, and it presumes mature consumer choices on your part. If, for example, you have payments to make on a car, it may be that you will have to share an apartment with other students in order to keep your expenses down. Or perhaps you might prefer to bike to school and thus have more money for other things. In any event, you must choose what is important to you; consumer choices are not reflected in the budgets which follow

Cost of Attendance — 2008-2009 Academic Year

	<u>LIVING WITH PARENTS</u>	<u>LIVING AWAY FROM PARENTS</u>
	<u>9 months</u>	<u>9 months</u>
ENROLLMENT & HEALTH FEES	\$ 592	\$ 592
FOOD & HOUSING	\$4,050	\$10,152
PERSONAL	\$2,754	\$2,754
BOOKS & SUPPLIES	\$1,566	\$1,566
TRANSPORTATION	\$1,116	\$1,116
TOTALS	\$10,078	\$16,180

ADDITIONAL BUDGET FACTORS:

1. Nonresident Tuition: \$181.00 per unit.
2. Child Care: Based on actual expenses while school is in session.
3. Budgets may be adjusted for documented extraordinary circumstances.
4. All fees and tuition are subject to change without notice.

Filling Out the Aid Forms

While reading this explanation of financial aid, you have probably concluded that it is a pretty complicated subject. You are right. However, if you follow the instructions, you can avoid a lot of hassles. In other words, if you do a good job, we can respond quickly to your application.

1. You will have to provide income figures for the last year from your Federal tax return. You may have to submit a copy of the Federal tax return to the SFASO, so make a copy.
2. Complete the Free Application for Federal Student Aid. Read and follow the instructions carefully. Use "0" where you mean zero, and enter "N/A" when a question is not applicable to your particular situation.

Rights and Responsibilities of Students Receiving Aid

RIGHTS:

1. All students are entitled to and are guaranteed fair and equitable treatment in the awarding of financial aid. In addition, there shall be no discrimination of any kind. Appeal procedures exist for anyone who feels that a violation of the above has occurred. Contact the Director of Financial Aid.
2. All students have the right to receive full and open information about various financial aid programs and their eligibility. Therefore, in addition they have the right to know the selection and review process used in awarding financial aid.
3. All students have the right to know the cost of attending Saddleback College, the refund policies in case of withdrawal, the academic programs offered by the college, the faculty and physical facilities of the institution and the various types of accreditation under which the college operates.

RESPONSIBILITIES:

1. All financial aid recipients agree to carry and complete a specific number of units each semester, report graduation or withdrawal, and notify the SFASO of any changes in financial status, marital status or unit load.
2. Recipients of financial aid must use the funds to meet only educational costs. Any other use of the funds is prohibited by law.
3. Students receiving aid must maintain satisfactory academic progress.

How to Apply for Aid

Before filing your FAFSA on the Web application, we recommend that you (and one of your parents) apply for a PIN at: www.pin.ed.gov.

Step 1: Complete the Free Application for Federal Student Aid (FAFSA). Filing the FAFSA is FREE of charge.

OPTION 1 – ELECTRONICALLY:

www.fafsa.ed.gov

Please complete the pre-application worksheet first, before sitting at the computer to transmit your information. Follow the instructions carefully.

OPTION 2 – HARD COPY:

1. Use a pen with black or blue ink, or a #2 pencil.
2. Mail in the envelope provided.

IMPORTANT: Put Saddleback College with our code #008918 on the list of schools to receive your application information. This will allow our office to receive your Student Aid Report (SAR) electronically. You would then NOT be required to bring your SAR to our office. If you have not listed Saddleback College, you must add our college to the application. To add our college, call the Federal Student Aid Information Center:

**1-800-4 FED AID / 1-800-433-3243
Code #008918**

Step 2: You have now applied for Federal Financial Aid.

Step 3: When your SAR is received, you will receive a letter from our office regarding your eligibility.

Step 4: Submit all requested documents.

NOTE: IF YOU ARE ATTENDING:

1. a four-year institution, please indicate their name and code number FIRST, in Section H.
2. Irvine Valley College, please indicate their name and code number and submit all information to Irvine Valley College.
 - A. Students wishing to borrow through the Federal Student Loan Program are required to fill out a loan request form. Students found eligible after the required need analysis, unit level and maximum GPA requirement will receive an award letter. All Federal loan borrowers will be required to complete an online entrance and exit exam.
 - B. Emergency Loans: Applications are accepted when the emergency arises—no loans are available during the summer sessions.
 - C. Board of Governors Fee Waivers: Applications for BOGFWs are available throughout the academic year. Students are encouraged, however, to apply for all other forms of Federal aid programs.

How is Financial Aid Packaged?

Once your financial aid eligibility (or need) is determined, then our task is to provide a package of aid which best serves your particular situation. We prefer to meet your need with grant money, which need not be repaid. However, our funds are always limited. We expect that at least a part of all awards will be as a grant, as we require all applicants to apply for the Federal Pell Grant; also, all applicants are considered for the Board of Governors Fee Waiver (BOGFW) Whether or not you receive grant aid other than the FPG is indicated by your own financial need, plus the availability of funds.

If funds allow, a truly needy student might receive an FSEOG and if an EOPS student, an EOPS grant. However, this cannot be guaranteed, due to fund limitations and legal restrictions.

Let's take an example: Presume that you are a freshman student who will live at home. The college budget for this category of student is \$10,078 for the academic year

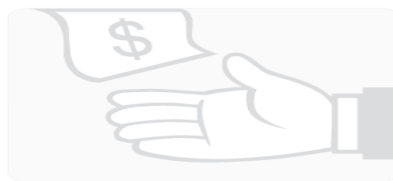
Therefore:	College Budget	\$10,078
LESS:	Effective Family Contribution (EFC)	<u>0</u>
	Financial Need	10,078
LESS:	BOGFW	592
LESS:	Federal Pell Grant	<u>4,371</u>
	Remaining Financial Need	\$ 5,115

If funds allow, we could meet this remaining need by awarding an FSEOG for \$600 plus a Federal work-study job of \$4,000. If you prefer a loan, there are additional steps that you must do. First, you must accept the award package that includes the grant funding. Complete and submit a Loan Request Form to the SFASO to determine your eligibility and the amount of loan money.

As another example, let us take the same case but this time assume a higher parental contribution

Therefore:	College Budget	\$10,078
LESS:	Effective Family Contribution (EFC)	2,926
	BOGFW	592
	Federal Pell Grant	<u>1,781</u>
	Financial Aid	\$ 4,779

This need could be met by a \$4,000 Federal work-study job or a Federal Stafford Loan. Complete and submit a Loan Request Form to the SFASO to determine your eligibility and the amount of loan money.



What Review Standards Determine Who Receives Aid?

Your eligibility is determined by a fairly complex procedure called “Federal need analysis.” Once you apply for aid, we respond to your application and ask you for various forms which are then used to determine your and/or your parents’ financial situation. (See the section on “How to Apply for Aid,.”) When all the forms are here, we assign you a budget that fits your particular situation. (See the “Cost of Attendance” section,)

Secondly, we use the forms you have submitted to verify and sometimes to compute the financial strength of your family and/or yourself. We use the Federal need-analysis system required by the U.S. Department of Education to do this, so everyone is treated precisely the same.

This analysis yields the amount that you and/or your family are expected to contribute toward your yearly costs. Please note that the family contribution is not what the parents say they can contribute, but rather what the need analysis computation shows.

As the third and last step in the need analysis, the student/parent contribution is subtracted from the budget. The remainder, if any, is known as “Financial Aid Eligibility” or “financial need.” This figure is the one we work with when aid is offered. Our aid may not exceed this amount.

In case the number of applications for Federal Perkins NDSL, Federal SEOG or Federal Work-Study positions exceeds the money available, preference will be given to those with the lowest family contribution and Pell Grant eligibility.



Financial Aid Awarding Guidelines

These guidelines apply to the awarding of financial aid to Saddleback College students.

1. All financial aid recipients must have an Academic Plan completed with a counselor on file in the SFASO.
2. All students must make satisfactory academic progress toward his/her objective. All students must maintain a minimum GPA of 2.0 or its equivalent, or have an academic standing consistent with the requirements of graduation from their academic program. An academically disqualified student is not eligible to receive financial aid.
3. Students who have attended six lower-division semesters, or the equivalent quarter periods to a total of six semesters, will not be continued on financial aid except in extraordinary circumstances. Students who enrolled for less than half-time over a six semester period will be permitted an extension commensurate with their part-time status (i.e., a student enrolled for six units per semester will be allowed 12 semesters to complete their course of study). Students who have completed 90 units or more will be continued on financial aid only with the approval of the Student Financial Assistance & Scholarship Office. Financial aid will be withheld for a student when the Student Financial Assistance & Scholarship Office has knowledge of a discrepancy in the information reported on a student's financial aid application. Upon approval of the Student Financial Assistance & Scholarship Office, financial aid may be reinstated providing a suitable explanation with backup documentation is submitted for clarification of the discrepancy.



Disbursement Procedures

Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, California Grant and EOPS Grant financial aid checks, for which YOU are eligible, will be mailed to you at the address on record in the Student Financial Assistance & Scholarship Office computer system.

IT IS YOUR RESPONSIBILITY to make CERTAIN that your correct mailing address is in the Student Financial Assistance & Scholarship Office. Address changes made in other college offices will NOT change your address in this office. An alternate disbursement process must be requested and approved in advance from the Student Financial Assistance & Scholarship Office.

The Fiscal Office (Administration and Governance building, Room 131) will disburse ALL OTHER CHECKS such as **Federal Stafford** or **Federal Perkins** loans, and **scholarships**, between 8:00 a.m.-6:45 p.m. Monday through Thursday, and 8:00 a.m.- 4:45 p.m. on Friday.

Federal Stafford Loan: Proceeds are disbursed in two installments, regardless of the loan period. You will be notified when your checks are available to be picked up from the Fiscal Office.

NO LOAN CHECKS WILL BE DISBURSED UNTIL AFTER THE TWO (2)-WEEK ADD/DROP PERIOD FOR FALL SEMESTER AND AFTER THE THREE (3)-WEEK CENSUS DATE FOR SPRING SEMESTER. IF A STUDENT IS IN THE FIRST YEAR OF AN UNDERGRADUATE PROGRAM AND IS A FIRST-TIME STAFFORD BORROWER, YOUR SCHOOL MAY NOT DISBURSE THE FIRST INSTALLMENT OF THE STAFFORD LOAN UNTIL 30 CALENDAR DAYS AFTER THE STUDENT'S PROGRAM OF STUDY BEGINS.

Federal Work-Study: You must turn in your time card by the due date, which varies each month. A calendar of time-card due dates will be available to supervisors. You may pick up your check on the 10th of each month at your assigned check pickup site.

Other Programs: IF you are expecting assistance from a program other than the ones listed above, consult the Student Financial Assistance & Scholarship Office concerning disbursement procedures.

Scholarships: Scholarship winners who are returning to Saddleback College will receive their award funds upon verification of their fall classes. Students will be required to come into the Student Financial Assistance & Scholarship Office for a check clearance release.

Scholarship winners who are transferring to another school must provide proof of enrollment to the Student Financial Assistance & Scholarship Office.