

**Saddleback
College**

**Financial Aid Consumer
Information Guide**

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Welcome

The mission of the Financial Aid Office at Saddleback College is to provide services to students in their search for funds to help offset the cost of their education and thereby help students pursue their personal and educational goals.

If you need help with the cost of attending college, the Financial Aid Office has federal and state financial aid programs designed to assist students who need financial help.

The financial aid programs that Saddleback College has to offer students are outlined in this Financial Aid Office Consumer Guide. We hope that you will read it carefully as it is designed to help take the guesswork out of the financial aid process.

Another resource for you is [Financial Aid TV \(FATV\)](http://saddlebackcollege.financialaidtv.com). The service provides instant access to short videos that discuss important financial aid topics. Visit FATV at <http://saddlebackcollege.financialaidtv.com>

Be sure to file the California Dream Act Application([CADA](#)) or Free Application for [Federal Student Aid \(FAFSA\)](#). This application will determine your eligibility for the federal and state programs available at Saddleback College. Once you are in our financial aid system you will be able to view the status of your file on ["My Financial Aid"](#). Visit our website at www.saddleback.edu/apply-pay/financial-aid for further information.

If we have not answered your questions, or if you have additional questions, please call (949) 582-4860 or visit the Financial Aid Office, located in the Student Services Center/SSC 106 at Saddleback College:

Hours of Operation

Monday: 8:00 am to 5:00 pm

Tuesday: 8:00 am to 6:00 pm

Wednesday: 8:00 am to 6:00 pm

Thursday: 8:00 to 5:00 pm

Friday: 8:30 am to 2:00 pm

Email: scfinaid@saddleback.edu

Phone: (949) 582-4860

Financial Aid Website:

<https://www.saddleback.edu/apply-pay/financial-aid>

Physical Address:

Saddleback College

Financial Aid

28000 Marguerite Parkway, SSC 106

Mission Viejo, CA 92692

What is Financial Aid?

In its simplest definition, financial aid is money, which helps you to pay the cost of your education. It can come from a variety of sources, such as the federal government, state government, and educational institutions. Grants are financial awards that do not have to be repaid, while loans must be repaid with interest. Scholarships are based on merit or other achievements and do not have to be repaid. The various types of aid are detailed throughout the Consumer Guide.

GENERAL GUIDELINE FOR ALL TYPES OF AID:

Apply early, submit completed tasks, as quickly as possible, and monitor your status via My Financial Aid and your email address

Remember you can complete your Financial Aid Application online as early as October 1st each year for the next award year.

If you have not done so already, register for ACH (Direct Deposit) as early as possible. If determined eligible for financial aid funding, this is the most secure and quickest way to receive your awards. Click [here](#) to select a refund method.

California Dream Act Application (CADAA) & AB 540

What is AB 540?

Students who are exempt from paying nonresident tuition as amended by Education Code Section 68130.5 (AB 540/2000, SB 68) are not considered California residents.

However, you may be exempt from paying the out of state tuition fee under the AB 540 State law. Since January 1, 2001, California's AB 540 allows undocumented immigrant students in pursuit of a higher education who meet specific requirements to be exempt from paying out-of-state tuition fees.

Any student, who meets all of the following requirements, shall be exempt from paying nonresident tuition at Saddleback College:

1. Student must have:
 - attended or attained credits at a combination of California high school, California adult school, and California Community College for the equivalent of 3 years or more.
 - or attained credits earned in California from a California high school equivalent to three or more years of full-time high school work and attended a combination of elementary, middle and/or high schools in California for a total of three or more years **AND**
2. Student must have:

- Graduated from a California High School, have attained a G.E.D. or received a passing mark on the California High School Proficiency Exam (CHSPE) prior to the start of the term **OR**
 - Completed an associate degree from a California Community College **OR**
 - Completed the minimum requirements at a California Community College for transfer to the California State University or the University of California **AND**
3. Must register or is currently enrolled at an accredited institution of public higher education in California **AND**
 4. In the case of a person without lawful immigration status, the student must file or will file an affidavit as required by the college (available at the Admissions & Records counter) stating that the student has filed an application to legalize his or her immigration status or will file an application as soon as he or she is eligible to do so (student information obtained in the implementation of this section is confidential).
 5. Must not hold a valid non-immigrant visa (F, J, H, L, A, E etc.). Students eligible for the AB 540 program

Non-immigrant students classified as non-residents who completed at least 3 years of education in California, and would like to request an exemption from non-resident fees, may use [The California Nonresident Tuition Exemption Form - AB540 Affidavit form.](#)

For more information, visit the Saddleback College Residency information page at [https://www.saddleback.edu/apply-pay/california-residency-information.](https://www.saddleback.edu/apply-pay/california-residency-information)

What is the CA Dream Act Application (CADAA)?

The California Dream Act extends Cal Grants, Chafee grants, and institutional financial aid and scholarships to students that meet AB 540 criteria as well as the applicable criteria for eligibility for specific types of financial aid. The California Dream Act of 2011 became law through the passage of two Assembly Bills, AB 130 and AB 131. AB 130, effective January 1, 2012, allows students who meet AB 540 criteria (California Education Code 68130.5(a)) to apply for and receive privately funded scholarships at California public colleges and universities.

Saddleback College students who meet AB 540 criteria may apply for general Saddleback College Scholarships (see the Scholarship chapter in this guide for more information). AB 131, effective as of the 2013-14 academic year, allows students who meet AB 540 criteria to apply for and receive state funded financial aid such as institutional grants and scholarships, Cal Grants, Chafee Grants, and the California College Promise Grant at California Community Colleges. For more information about AB 131 visit the [CA Dream Act Application website](#).

***Students who apply for financial aid using the CADAA, must also complete the AB 540 California Non-Resident Tuition Exemption Request form with Admissions and Records to be considered for financial aid.

The AB 540 Non Resident Tuition Exemption Request form can be completed electronically at <https://www.saddleback.edu/apply-pay/admissions-and-records/forms-and-petitions>.

Frequently Asked Questions –AB540/Dream Act

WHAT IS AB 540, AND WHAT DOES IT HAVE TO DO WITH THE CALIFORNIA DREAM ACT? AB 540, passed in 2001, allows students meeting certain criteria to pay the same tuition and fees as resident students at California public colleges and universities.

Starting on January 1, 2013, the CA Dream Act extends Cal Grant Awards, institutional grants, and CCPG fee waivers to students who meet the criteria.

I SAW THAT AB 540, AB 130, AND AB 131 GUARANTEE CONFIDENTIALITY, BUT WHAT ABOUT MY PARENTS' INFORMATION?

CADAA students without legal immigration status will be required to fill out the CADAA Application in lieu of the FAFSA. Like all other dependent Cal Grant applicants, CADAA students will be required to submit parental income and asset information. The demographic information students will provide on the CADAA is largely the same as the information that students have already supplied to their high schools and colleges. There are no checks and matches between the CADAA and any federal databases. CADAA students' and their parents' information are protected by the same privacy and information security laws and safeguards as all other California applicants.

DOES MY PARENT'S CITIZENSHIP STATUS AFFECT MY ELIGIBILITY FOR FINANCIAL AID UNDER THE CALIFORNIA DREAM ACT?

No, your parents' citizenship status does not impact your eligibility to receive financial aid. The CADAA and FAFSA do not contain any questions asking for this information and your parent's immigration status isn't considered in any financial aid decisions.

I AM A HIGH SCHOOL SENIOR AND FIT THE AB 540 CRITERIA ABOVE. WHAT FINANCIAL AID MAY I BE ELIGIBLE FOR?

You may be eligible for:

- AB 540 In-State Tuition Assistance
- AB 130 private scholarships (see your intended college or university for applications and deadlines)
- Institutional grants like the UC "University Grant" or the CSU "State University Grant" (see your intended college or university for applications and deadlines and our scholarship section of this guide)
- California College Promise Grant
- Cal Grant and other State-administered aid (applications start October 1st of each year). Cal Grant eligible students may also be eligible for the Student Success Completion Grant. You can find out more about these programs in this guide.

Complete the CADAA online at <https://dream.csac.ca.gov> listing the Saddleback School Code #00891800

I AM A FOSTER YOUTH, AND I DON'T HAVE A SOCIAL SECURITY NUMBER OR ANY PAPERWORK ABOUT MY BIOLOGICAL PARENTS. CAN I GET ANY FINANCIAL AID FOR COLLEGE?

You may qualify for:

- Chafee Foster Youth aid (See Chafee section of this guide for more information)
- AB 540 in-state tuition assistance
- AB 130 private scholarship aid offered through California public colleges and universities
- CA Dream Act Cal Grants or institutional grants
- California College Promise Grant at California Community Colleges

I AM CURRENTLY IN COLLEGE. I AM AB 540. WHAT KIND OF AID CAN I RECEIVE?

You may be eligible for:

- AB 540 In-State Tuition Assistance
 - AB 130 private scholarships (see your intended college or university for applications and deadlines)
 - Institutional grants like the UC "University Grant", the CSU "State University Grant", the CSU Extended Opportunity Program (EOP) or the CA Community College Extended Opportunity Programs and Services (EOPS) (ask your college or university for applications and deadlines)
 - California College Promise Grant
 - If you are attending a California Community College and plan to transfer to a 4-year institution you may qualify for a Cal Grant A, B or C or the Community College Transfer Entitlement Cal Grant
 - If you are enrolled or expect to enroll in a career technical program at your college, you may qualify for a Cal Grant C
- Complete the CA Dream Application online at <https://dream.csac.ca.gov>, listing the Saddleback School Code #00891800

AB 540 REQUIRES THAT I SUBMIT AN AFFIDAVIT TO ADMISSIONS AND RECORDS. WHAT TYPE OF INFORMATION DO I HAVE TO INCLUDE IN THE AFFIDAVIT?

All students seeking an exemption from non-resident tuition fees must file an affidavit with the student's college stating that the student meets the law's requirements and, if the student is not a U.S. Citizen or legal permanent resident, that the student is either in the process of adjusting his or her immigration status or will do so as soon as he or she is eligible to do so. These affidavits often ask the student to provide information such as the name of the California high school the student attended, the dates of attendance, and the student's name, address, student ID number and signature.

WILL THE COLLEGE SHARE THE INFORMATION I PROVIDE IN THE AFFIDAVIT WITH U.S. CITIZENSHIP AND IMMIGRATION SERVICES (USCIS) OR IMMIGRATION AND CUSTOMS ENFORCEMENT (ICE)?

No. Under California law, the information you provide in the affidavit must remain confidential.

DOES IT MATTER HOW LONG AGO A STUDENT GRADUATED FROM A CALIFORNIA HIGH SCHOOL TO BE ELIGIBLE FOR THE AB 540 TUITION EXEMPTION?

No. The date of high school graduation does not affect a student's eligibility for the AB 540 tuition exemption as long as the student meets AB 540 criteria.

WHAT IF MY PARENTS LIVE IN ANOTHER COUNTRY AND I DO NOT LIVE WITH THEM?

Students who are under the age of 24 as of December 31 of the award year and do not meet any other very limited criteria, are considered "Dependent" for financial aid purposes and therefore, must provide parental information. One parent must sign your application, even if you do not live with your legal parents (your biological and/or adoptive parents). Widowed stepparents, aunts, uncles, grandparents, foster parents, siblings or legal guardians are not considered your parent(s) for financial aid purposes, unless they have legally adopted you.

If you are unable to get your parent information, complete the application as much as you can and contact your college's financial aid office as soon as possible. They will evaluate your situation and inform you if they can override the need for parent information. The CSAC does not have the authority to override dependency or financial information.

Note: For a complete list of "Dependency" questions, to help you determine whether you are dependent or independent for financial aid purposes, please visit:

<http://www.studentaid.ed.gov/sa/fafsa/filling-out/dependency>

For help with determining which parent(s) should be included on your CADAA application, please visit: <http://www.studentaid.ed.gov/sa/sites/default/files/who-is-my-parent.png>

SHOULD I FILL OUT THE CADAA IF I MISSED THE MARCH 2 PRIORITY DEADLINE?

Yes, students should still submit their application; this is especially true for students attending a CA Community College, which can be considered for a Community College Cal Grant Entitlement Award if they apply by September 2. Students may also be considered for other aid such as the California College Promise Grant (formerly known as the BOG fee waiver) at community colleges and institutional grants at some CSU and UC campuses.

<http://www.csac.ca.gov/pod/financial-aid-checklist> .

WHAT IS THE DREAM ACT SERVICE INCENTIVE GRANT?

California Dream Act filers who have been awarded a Cal Grant B, may be eligible for an increase to their Cal Grant B Access award by performing community or volunteer service hours. CSAC will award up to \$4500 per academic year (up to \$2250 per semester), to 1,667 eligible students. This grant is available for up to 8 semesters or 12 quarters, while being eligible for a Cal Grant B award. Students must reapply every year, attend a Cal Grant eligible school, have sufficient unmet financial need, and complete community or volunteer service hours. Students shall perform at least 150 hours per semester or 100 hours per quarter of community or volunteer service with an approved service organization.

For more information, visit <http://csac.ca.gov/dsig>

**For more information on the CA Dream Act or Cal Grant, please visit

<https://dream.csac.ca.gov>.

Common Issues with the California Dream Act

Most Common Issues	How to Resolve
Name Variation(name on application does not match name on GPA upload)	Colleges can edit name in the Dream Act Correction Screen of student can complete the Dream Act Name/DOB change Request Form(G-19)
Date of Birth listed incorrectly	Colleges can edit the student's date of birth in the Dream Act Correction Screen or the student can complete the Dream Act Application Name/DOB Change Request Form(G-19)
Missing Parent Signature	Parent must log in with 4 digit pin and sign the application or they can sign and submit via mail a printed parent signature
Wrong application submitted(i.e. FAFSA was submitted instead of a California Dream Act Application)	Student should immediately complete the correct application and ensure it is successfully submitted. School may need to submit an Application Conversion Form (G-55)
Application for the wrong academic year submitted	Student should immediately complete the application for the correct application year and ensure it is successfully submitted. School may need to submit an Application Conversion Form(G-55)
Student's GPA upload information (from HS) does not match with Dream Act Application. Student will not Process	CSAC can "force match" an application with the corresponding GPA if it is not matching for any reason. High Schools also have this capability to match. Contact CSAC for additional assistance
No Expected Family Contribution(EFC) is generated	A lack of an EFC means that the application was incomplete, saved but not submitted, missing data or has some other technical issue. College should check the Cal-ISIR and make the necessary corrections.
California Dream Act Application not submitted by the application date.	A late application will not be considered for an entitlement Cal Grant but might make the student eligible for other aid. Student can appeal if they have extenuating circumstances. If the student complete the wrong application, but on time , they should complete the correct application immediately. School may need to submit an Application Conversion Form(G-55).

Free Application for Federal Student Aid (FAFSA)

What is the FAFSA Application?

To apply for federal student aid, such as federal grants, work-study funds, and loans, you need to complete the Free Application for Federal Student Aid (FAFSA®) form. Completing and submitting the FAFSA form is free, and it gives you access to the largest source of financial aid to help pay for college or career school.

In addition, many states and colleges use your FAFSA information to determine your eligibility for state and school aid, and some private financial aid providers may use your FAFSA information to determine whether you qualify for their aid.

Basic FAFSA Eligibility Criteria

FAFSA basic eligibility requirements are that you must:

- demonstrate financial need for need-based federal student aid programs;
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau); be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- be enrolled at least half-time to be eligible for Direct Loan Program funds;
- maintain satisfactory academic progress in college or career school;
- sign the certification statement on the Free Application for Federal Student Aid (FAFSA®) form stating that you're not in default on a federal student loan, you do not owe money on a federal student grant, and you'll only use federal student aid for educational purposes; and
- show you're qualified to obtain a college or career school education.
- You can show you're qualified to obtain a college or career school education by having a high school diploma or a state-recognized equivalent such as a General Educational Development (GED) certificate;
- completing a high school education in a homeschool setting approved under state law (or— if state law does not require a homeschooled student to obtain a completion credential— completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
- enrolling in an eligible career pathway program and meeting one of the “ability-to-benefit” alternatives described below.

Registering for Selective Service

Your registration status with Selective Service **no longer affects** your eligibility to receive federal student aid. For general information about registering, call Selective Service toll-free at 1-888-655-1825 or visit sss.gov.

APPLYING FOR FINANCIAL AID & ADMISSION

Completing the applications

Completing a Free Application for Federal Student Aid (FAFSA) and an admissions application to Saddleback College is the way to start your educational journey! For students qualifying under AB 540/2000/SB 68, the California Dream Act Application (CADAA) is available. By completing the FAFSA, students can be considered for several state, federal and institutional financial aid opportunities. By completing the CADAA, students can be considered for several state and institutional financial aid opportunities. Financial aid assists students who qualify by helping to relieve the financial burden of paying for college expenses. Financial aid is designed to help supplement your educational expenses. Financial aid is not a primary source of income to meet your basic living expenses and needs.

Steps in completing the applications:

1. Complete an admissions application online at www.saddleback.edu. If you do not have computer access at home, you can come to campus and apply online in the Admissions and Records Office.
2. After you have completed your admissions application, activate your student email account (see student email accounts in the table of contents for additional information). Your student email account is how you will be contacted by financial aid. **It is very important to check your email consistently for updates and financial aid opportunities.**
3. Complete either the CADAA or FAFSA. You can complete the CADAA online at [https:// dream.csac.ca.gov](https://dream.csac.ca.gov). You can complete the FAFSA online at www.studentaid.gov or on the phone with a live person by calling 1-800-433-3243.

Steps to Financial Aid at Saddleback College

1. APPLY for Financial Aid

- Submit new or renewal [CADAA](#) or [FAFSA](#)
- Students are encouraged to complete their financial aid applications by March 2nd of each year in order to maximize financial aid eligibility. If you miss this deadline, your application will still be reviewed for eligibility.
- Be sure to include the Saddleback College school code:
- FAFSA: 008918
- Dream Act (CADAA): 00891800

A new application is required for each academic year!

If you need assistance completing your financial aid application, please visit our office, or contact us via phone, email, or our Zoom Virtual Counter

For the CADAA, you will receive your CAL SAR from the California Student Aid Commission. If you complete a FAFSA you will receive a Student Aid Report (SAR) by email or mail from Federal Student Aid Programs. The SAR is your initial response to your FAFSA application. An accurate SAR requires no corrections. Be sure to read the “Comments” section of your application. If corrections are necessary, you may consult the financial aid counter for assistance before submitting corrections. FAFSA applicants must use the Federal Student Aid Identification Number (FSA ID) user name and password to make corrections to the FAFSA application online.

2. CHECK Your Student Email

- About one week after submitting your or [CADAA](#) or [FAFSA](#) application, the application will be received by the Financial Aid Office.
- You will receive an email to your Saddleback College student email account when the application is received.
- The email will provide instructions on next steps.
- If eligible, the California College Promise Grant will be awarded upon receipt of your financial aid application.

3. SUBMIT Outstanding Tasks

- Log onto saddleback.verifymyfafsa.com using your Saddleback College student email and password or if first time logging in, follow the instructions to register for an account.
- Complete all outstanding tasks
- Financial aid eligibility cannot be determined unless all financial aid tasks have been completed.
- Not all students will have additional tasks to complete.

4. REVIEW Your Award Notification

- Award notifications are emailed to students upon review of financial aid applications and outstanding tasks.
- Initial awards are based on full-time enrollment, and subsequent award notifications with updated eligibility based on actual enrollment are sent prior to disbursement.
- Eligibility is based on a number of factors including, but not limited to enrollment status (full-time, half-time, etc.)

5. KNOW Your Disbursement Date

- Students eligible for financial aid are disbursed aid according to the information on their award notifications.
- Disbursement dates are determined by the date your file is completed, the sooner you apply and complete outstanding tasks, the sooner you will receive your financial aid disbursement.
- Disbursement information can be found at <https://www.saddleback.edu/apply-pay/financial-aid/disbursement-information> .

6. SELECT a Disbursement Method

- New students will need to select a disbursement method.
- Returning students will need to take any action unless an update to your disbursement method is needed.
- Instructions for selecting a disbursement method can be found at <https://www.saddleback.edu/apply-pay/financial-aid/disbursement-information> .

Helpful information when applying for financial aid:
Completing the California Dream Act Application

Apply by March 2nd

The Application is now available (October 1st – March 2nd)

Step 1: Login to the [California Dream Act](#) website. Click [here](#).

If you're a returning user, you'll login and renew your application.

If you're not a returning user, then you'll start a new application.

You will need to complete a form and create a User ID.

Step 2: If you're a dependent student, you're parent will create a Parent Pin to sign the application. If you're an independent student, you'll skip this step.

Step 3: Submit your application

Step 4: You will receive an email confirmation saying your application was submitted.

What information do I need to complete the FAFSA?

The FAFSA questions ask for information about you (your name, date of birth, address, etc.) and about your financial situation. Depending on your circumstances (for instance, whether you're a U.S. citizen or what tax form you used), you might need the following information or documents as you fill out the FAFSA application:

- Your Social Security number (it's important that you enter it correctly on the FAFSA form!)
- Your parents' Social Security numbers if you are a dependent student
- Your driver's license number if you have one
- Your Alien Registration number if you are not a U.S. citizen
- Federal tax information, tax documents, or tax returns, including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are a dependent student:
- IRS Form 1040
- Foreign tax return or IRS Form 1040-NR
- Tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau
- Records of your untaxed income, such as child support received, interest income, and veterans noneducation benefits, for you, and for your parents if you are a dependent student
- Information on cash; savings and checking account balances; investments, including stocks and bonds and real estate (but not including the home in which you live); and business and farm assets for you and for your parents if you are a dependent student

The FSA ID

To begin the FAFSA application process, students (and parents of dependent students) will need to create an [FSA identification \(ID\) account](#) to complete federal student aid tasks.

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid* (FAFSA®) form
- Signing your *Master Promissory Note* (MPN)
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

Items Needed to Start a Financial Aid Application

1. Social Security number: You must have a Social Security number (SSN) to create an FSA ID account. Enter the SSN that is printed on your Social Security card.
2. Your own mobile phone number and/or email address: You will be required to verify your FSA ID with either a cell phone number to receive confirmation texts, or an email address to recover forgotten usernames or passwords. Cell phone numbers and email addresses can only be associated with one FSA ID
3. Parents and Students will be required to certify that the information you provide to create an account (FSA ID) is true and correct and that you are the individual creating the account. Parents and students will always have separate FSA ID accounts.

Note: A user can only have one account associated with their Social Security Number. If your name has changed, you must update it with the Social Security Administration (SSA) before you can create an account. For more information, you can call the SSA at 1-800-772-1213 or visit <https://www.ssa.gov> .

For more information regarding the [FSA ID](#), please visit our Financial Aid Video Library on the [Financial Aid TV website](#) or the visit the [Official FAFSA website](#)

Does my parents' citizenship or immigration status affect my eligibility for federal aid?

No, your parents' citizenship or immigration status does not affect your eligibility for federal student aid. In fact, the Free Application for Federal Student Aid (FAFSA®) form doesn't even ask about your parents' status.

Can I complete the FAFSA if my parents don't have Social Security numbers (SSNs)?

Yes. Your parents' citizenship status doesn't affect your eligibility for federal student aid. In fact, the FAFSA form doesn't even ask about your parents' status. Because your parents' citizenship doesn't affect your ability to complete the FAFSA form, they don't need SSNs. **If**

your parents don't have SSNs, they must enter 000-00-0000 when the FAFSA form asks for your parents' SSNs. If your parents don't have SSNs, they won't be able to create FSA IDs and can't sign your FAFSA form electronically. You'll have to print out the signature page from the online FAFSA form so your parents can sign it and mail it to the address indicated.

I am a non-U.S. citizen. Can I get federal student aid?

Check with your college or career school's financial aid office for more information. You are considered an "eligible noncitizen" if you fall into certain categories, such as the ones listed below:

1. You are a:
 - U.S. national (includes natives of American Samoa or Swains Island) or
 - U.S. permanent resident with a Form I-551, I-151, or I-551C (Permanent Resident Card, Resident Alien Card, or Alien Registration Receipt Card), also known as a "green card."
2. You have an Arrival-Departure Record (I-94) from U.S. Citizen and Immigration Services (USCIS) showing*
 - "Refugee,"
 - "Asylum Granted,"
 - "Cuban-Haitian Entrant,"
 - "Conditional Entrant" (valid only if issued before April 1, 1980), or
 - "Parolee" (you must be paroled for at least one year, and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose with the intention of becoming a U.S. citizen or permanent resident).
3. You hold a T nonimmigrant status ("T-visa") (for victims of human trafficking) or your parent holds a T-1 nonimmigrant status. Your college or career school's financial aid office will ask to see your visa and/or certification letter from the U.S. Department of Health and Human Services.*
4. You are a "battered immigrant-qualified alien" who is a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act (VAWA).*
5. You are a citizen of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau. If this is the case, you may be eligible for only certain types of federal student aid:
 - Citizens of the Republic of Palau are eligible for Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, and Federal Work-Study.
 - Citizens of the Federal States of Micronesia and the Republic of the Marshall Islands are eligible for Federal Pell Grants only.

*To qualify for federal student aid, certain eligible noncitizens must be able to provide evidence from the USCIS that they are in the United States for other than a temporary purpose with the intention of becoming a U.S. citizen or permanent resident.

Certain Native American students born in Canada with a status under the Jay Treaty of 1789 may also be eligible for federal student aid.

What if I Filed a FAFSA® Form Using an Incorrect Social Security Number (SSN)?

Contact the Federal Student Aid Information Center 1-800-433-3243 to correct your Social Security number.

How do I add Saddleback College to my FAFSA?

Once your FAFSA form is processed, you can add or delete a school on your FAFSA form by doing the following steps:

Go to <http://studentaid.gov>

- Select the “Log In” button and enter your FSA ID.
- Select your role.
- On the “My FAFSA®” page, select “Add/Change Schools” and then select “Continue.”
- Create a save key.
- Add the Saddleback College school code: 008918
- Submit your information. Please allow at least 10 business days for Saddleback College to contact you via email.

IRS Data Retrieval Tool (DRT)

The IRS Data Retrieval Tool (IRS DRT) is a feature of the FAFSA that allows students and parents to access the IRS tax return information needed to complete the FAFSA questions. Student and parents may transfer the data directly into their FAFSA. If you are eligible to use the IRS DRT, we highly recommend using the tool for several reasons:

EASY: Transfer information with the click of a button.

FAST: Instantly retrieve your information.

ACCURATE: Correctly fill in your information.

TIME: Using the DRT will reduce the information requested by the college.

If you do not use the IRS DRT to provide tax information and are selected for verification of income, you may be asked to provide a copy of your signed 1040 tax return and schedules, or a tax return transcript.

To Use the IRS DRT:

1. Log in to your current *FAFSA application* or start a new application if you haven't applied at www.studentaid.gov.
2. In the student and parent finances section of your FAFSA, you will see a “Link to IRS” button if you are eligible to use the IRS DRT.

3. Click the “Link to IRS” button and log in with your *FSA ID* to be transferred to the IRS to retrieve your information.
4. On the IRS site, enter your information **exactly** as it appears on your federal tax return and click the “Submit” button.
5. Check the “Transfer My Tax Information into the FAFSA form” box, and click the “Transfer Now” button.
6. You will know that your federal tax return information has been successfully transferred because the words “Transferred from the IRS” will display in place of the IRS information in your FAFSA form.

For your protection, your tax information will not be displayed on either the IRS site or on your FAFSA.

The IRS DRT can be used by both students and parents. To learn more about the IRS DRT, visit:

- www.StudentAid.gov/irsdrt and/or
- [Financial Aid TV video on IRS DRT](#)

Submitting Corrections to your FAFSA or CADAA

- CADAA corrections should be made at <https://dream.csac.ca.gov>
- Corrections for FAFSA can be made online at www.studentaid.gov or by mailing Part II of your SAR if you received it by mail.

Students should submit corrections if:

- Saddleback school code 008918 is not listed under the school section of your FAFSA or 00891800 on your CADAA.
- There is no Expected Family Contribution (EFC) number due to incomplete or conflicting information. See the comments section of your application for more information.
- Income information is incorrect and your application was not selected for “Verification”.
- To use the IRS Data Retrieval tool to load your and/or your parents' tax information onto your FAFSA.

If you are not sure that corrections are needed or what corrections to make please contact financial aid at (949) 582-4860 or scfinaid@saddleback.edu.

You may also attend one of our application workshops and we will assist you in making the necessary corrections.

Dependency Status:

Dependent vs Independent status?

When completing the CADAA/ FAFSA application, you will be asked a series of questions to determine your dependency status. Your answers to these questions will determine if you are considered a “dependent student” or an “independent student” for *financial aid*

purposes and whether you will need to include parental or spousal (if applicable) information on your application.

For the 2022-23 academic year, students are considered dependent for financial aid purposes if they answer “No” to all the following questions and must include parental information and parent signature on the application.

- Were you born before January 1, 2000?
- As of today, are you married?
- At the beginning of the 2022-23 school year, will you be working on a master’s or Doctorate program?
- Are you currently serving on active duty in the U.S Armed Forces for purposes other than training?
- Are you a veteran of the U.S Armed Forces?
- Do you now have, or will you have, children who will receive more than half of their support from you between July 1, 2022 and June 30, 2023?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now through June 30, 2023?
- At any time since you turned 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- Has it been determined by a court in your state of legal residence that you are an emancipated minor or that someone other than your parents or stepparent has legal guardianship of you?
- At any time on or after July 1, 2020, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?

Please note: Self-supporting, not living with parents or not being claimed by parents on tax forms is **not** considered a determining factor for dependency status for financial aid purposes.

If you answer “Yes” to at least one of the questions listed above, you are considered an Independent student and will be evaluated for financial aid based on your own circumstances. Your parental information and signature are not required.

What if my parents are separated / divorced?

If your parents are divorced or separated and you are a dependent student, you only need to apply with your custodial parent's financial information. If your custodial parent has remarried, you will also need to include your custodial parent's spouse's income information as well.

Be sure to use your birth or adoptive parents' information. Do not use information from the following:

- Grandparents
- Legal guardian
- Foster parents
- Relatives

If you are unable to provide parental information due to extenuating circumstances you may request an appeal from the financial aid office. Please refer to the Dependency Appeal Request section below for additional information.

Dependency Appeal Request

Most students entering a postsecondary school straight from high school are considered financially dependent on their parents. This means their parent(s) (biological or adoptive) must provide information on the CADAA/FAFSA.

A student cannot be determined to be independent if:

- Parents do not want to provide information on the CADAA/FAFSA due to privacy concerns.
- Parents do not feel it is their responsibility to provide financial aid for college.
- Parents no longer claim you as a dependent on their taxes.
- You are self-supporting and/or no longer live with your parents.

In some cases, the financial aid office may be able to use professional judgment to override your dependency status if you can prove that extenuating circumstances exist in the family such as:

- You have no contact with your parents and are unable to locate them
- You have left home due to an abusive situation and your physical and/or emotional welfare are jeopardized by having contact with your parents

If you have extenuating circumstances and are unable to complete the parent(s) section on the CADAA/FAFSA application, follow these steps:

- On the 2022-23 CADAA/FAFSA, answer No to all of the questions on the Dependency section and mark the section of the application that says "I am unable to provide parental information" and submit the application.
- Contact the financial aid office for further guidance.
- Once you have contacted the Financial Aid Office, you will be asked to request a Dependency Appeal on your financial aid portal at saddleback.verifymyfafsa.com

- Dependency Appeal steps:
 - Web form with statement
 - Upload a third-party statement from someone who knows of your circumstances (cannot be from a friend, family member, co-worker). Examples include school instructor/teacher, school counselor, employer, clergy, etc....
 - You will be contacted via email regarding the status of your appeal.

You must complete the Dependency Appeal each academic year you apply for financial aid and are required to provide parent(s) information on your CADAA/FAFSA application.

Information for Non-Resident Students

The Admissions and Records office determines a student's residency status at the time of admission or readmission. For detailed information please go to:

<https://www.saddleback.edu/apply-pay/california-residency-information>

Students who are classified as a "Non-Resident" pay the *per unit enrollment fee*, the *per unit non-resident enrollment fee* and a *capital outlay fee*. Students may obtain information in regards to the non-resident tuition fees by going to <https://www.saddleback.edu/apply-pay/tuition-fees/fees>

Non-Resident Deferrals

Financial aid will apply any federal grants and loans that a non-resident student is eligible for towards the student's current tuition and fees balance with the Student Payment Office. If a student has grant funds remaining after their tuition and fees are paid, the balance will be disbursed to the student by check from the Student Payment Office. If there is a remaining balance owed for tuition and fees after all grants are applied, the student is responsible for paying off the balance with the Student Payment Office.

** If a student drops any classes, totally withdraws or stops attending all of their classes, the student may be responsible for repaying back all or a portion of the federal grants/loans disbursed to them.

It is important that students keep their address and contact phone number up to date with the Admissions and Records office at all times.

Non-Resident Deferral Process

1. [Apply to Saddleback College](#)
2. [Apply for Financial Aid using the FAFSA](#)
 - Complete your financial aid file using [My Financial Aid](#)
3. Register for classes select the "Pay Later Option" at check out
 - Students enroll online at <https://mysite.socccd.edu>.
4. Email scfinaid@saddleback.edu or call (949)582-4860 the Financial Aid office

- A financial aid specialist will contact you to assist you through the Non-Resident Tuition Deferral process

Ability to Benefit (ATB)

To receive most types of financial aid, a student must be qualified to study at the postsecondary level. A student who is enrolled qualifies if they have:

- A high school diploma
- A General Education Development (GED) certificate
- Passed the California High School Proficiency Exam (that is recognized as the equivalent to a High School Diploma)
- Completed an approved Home School program

Students who were enrolled in an eligible program of study prior to July 1, 2012 will still be eligible to meet the educational requirements for financial aid by fulfilling one of the following ATB approved requirements:

- Pass a federally approved ATB test; the student must provide proof of passing scores to financial aid.
- Satisfactory completion of six units prior to July 1, 2012 that are applicable toward a degree or certificate offered at Saddleback College.

Although you cannot receive grants or loan aid while you are earning these units, you may still be eligible for the California College Promise Grant (CCPG). Please refer to the CCPG section for additional information.

The My Financial Aid Portal

The California Dream Application (CADAA) or Free Application for Federal Student Aid (FAFSA) determines your eligibility for various federal, state and institutional grants as well as student work-study and student loans. Your eligibility is based on financial need, number of units you are actively attending and student budget (Cost of Attendance). Remember, the application process is always free! There may be additional applications and/or requirements for each of the programs listed in this guide.

Once you have completed your CADAA/FAFSA and Saddleback has received your information, our office will send an email to your student Email account with initial awards and next steps.

You may have additional actions/tasks to complete when the CADAA/FAFSA application results are received. You will access those requirements on the online document Portal, [My Financial Aid](#).

You may be asked for items such as:

- Verification Web forms (Dependent or Independent)

- 2020 Tax Transcripts or 2020 taxpayer-signed tax returns
- Proof of Citizenship, identity or high school completion
- Or other documents/tasks needed to complete your file.

In order to complete the financial aid process for financial aid to determine your eligibility for all types of aid at Saddleback College, you will need to submit all of your actions on the [My Financial Aid Portal](https://saddleback.verifymyfafsa.com). Financial aid will review your actions and respond with your final eligibility or additional tasks/actions needed directly through your account at <https://saddleback.verifymyfafsa.com>.

How to Access your My Financial Aid Portal?

Students will need to complete their financial aid tasks or online forms on the My Financial Aid Portal at <https://saddleback.verifymyfafsa.com>. Completing all financial aid tasks as soon as possible will allow financial aid to determine students' eligibility for all financial aid programs offered at Saddleback College.

To access the My Financial Aid Portal , please complete the following:

1. Log into <https://saddleback.verifymyfafsa.com> using your student email and corresponding password; the login information will match the student's MySite login information.
 - You can look up your email by logging into MySite and then clicking on the drop down in the upper right corner next to the Saddleback College icon.
 - You can reset your Saddleback email password by selecting the "Change PIN/Password" option.
 - Saddleback emails are not active until AFTER you have enrolled in Saddleback Courses
2. Verify your CADAA/FAFSA identity information (First and Last Name, Date of Birth, Social Security Number) to create an account.
3. Complete all Financial Aid Tasks listed on the Welcome Screen. Carefully read all instructions published within each listed task before submitting documents.
 - Required documents and tasks assigned are based on the information provided in the CADAA/FAFSA application.
 - Additional documentation may be requested based on the answers that students provide in their verification webform.
 - When uploading required documents, please be sure that photo images are clear, text is legible and all pages (front and back, if applicable) of required documents are included.
 - Dependent students may be required to provide a parent signature on their webforms by including a parent email address which will prompt a link to be sent to verify the parent's identity. Once parent identity is verified, parents may follow the Parent Portal instructions to login to the

Parent Portal to create a Username and Password to electronically sign documents.

4. When prompted, students will E-Sign documents by creating a 5-digit E-Sign PIN using the links above the text box; parents will sign with their username and password, instead of a PIN. If students prefer to opt-out of the electronic signature, they can download, print and sign the forms manually, before uploading the forms to the My Financial Aid Portal. Either E-sign or original wet signatures may be used however, parent and student signature types must match.
5. It is imperative to click "Submit" when documents are successfully signed and uploaded. Next, always click the green "submit" button to notify our office that your file is complete and ready to be reviewed. Upon evaluation of a student's file, further documentation may be required. Students will be notified via their student email.

The My Financial Aid Portal does not contain any information related to students' financial aid eligibility. Eligibility notifications are sent to student email accounts with instructions to view the 2022-23 Award Letter in the financial aid award letter.

Troubleshooting My Financial Aid Portal

When creating your account on your My Financial Aid Portal at <https://saddleback.verifymyafsa.com>, it is important to use your name and other information requested exactly as you entered it on your CADAA/FAFSA application. Inconsistent information will result in an error message. Other common reasons why you may get an error when trying to create your My Financial Aid Portal account may include:

- Saddleback school code (008918) is not listed on your 2022-23 FAFSA application under the school section.
- The name, birthdate or SSN on your CADAA/FAFSA does not match the information in the Saddleback database (MySite).
- Saddleback College has not yet received your CADAA/FAFSA application results for 2022-23 (usually takes 10 business days from the CADAA/FAFSA submittal date).

If students and/or parents require assistance unlocking accounts or submitting documentation onto the [My Financial Aid Portal](#), please contact our office at (949) 582-4860 or send an email to scfinaid@saddleback.edu.

What is Verification?

The State of California & U. S. Department of Education (DOE) requires colleges to verify that the financial and other information entered on the CADAA/FAFSA provided by students and/or parents is accurate. About one-third of CADAA/FAFSA applications are

selected for verification each year by State of California & the DOE. Verification of CADAA/FAFSA data helps financial aid to accurately determine the types and amounts of federal, state, and institutional aid students receive.

Financial aid has the authority to contact you for documentation that supports the information you reported. In addition, financial aid is permitted to select additional students for verification and/or to verify additional data elements. If you are selected for verification you might see a note on your Student Aid Report stating that you have been selected for verification at www.studentaid.gov or <https://dream.csac.ca.gov>.

Once FAFSA data is downloaded, financial aid will email you at your Saddleback College student email address. This email will direct you to your My Financial Aid Portal online at <https://saddleback.verifymyfafsa.com> to complete/upload all required actions and tasks.

If you are selected for verification, financial aid may be required to verify information such as, but not limited to:

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income
- Income earned from work
- Household size
- Number in college
- Identity/statement of educational purpose

If you have used the Internal Revenue Service Data Retrieval Tool (IRS DRT) when filling out your FAFSA, and you have not made any changes to your FAFSA since submitting it, you may not have to verify the transferred information. However, you may need to refer to listed tasks on <https://saddleback.verifymyfafsa.com> to ensure that all listed verification requirements have been submitted.

If you didn't use the IRS DRT and you're selected for verification, log back in to your FAFSA at www.studentaid.gov to see whether you can use the IRS DRT to fill in the relevant fields on your FAFSA.

If you are not able to utilize the IRS DRT, financial aid may require you to submit your 1040 tax return and schedules as part of the verification process.

Any alternative 2020 income and/or tax documentation may be submitted directly to the My Financial Aid Portal for review. Tax forms that are not issued directly from the IRS must contain the taxpayer's signature.

Notification of Adjustments

After completion of your financial aid tasks in your [My Financial Aid Portal](#), your information will be reviewed and your revised eligibility response will be emailed to your Saddleback College student email address based on the date of your file submission. To find out when you should be expecting an award notification email, please refer to our disbursement schedule in this guide. Your award letter will be posted to MySite in the financial aid section. Always maintain an accurate preferred mailing address and a correct phone number with Admissions & Records to avoid delays in communication. Make updates, if necessary, through MySite.

Please be aware that the financial aid process takes time. To ensure that the process goes smoothly it is important to complete your application early and accurately, retain copies of your application and other important documents, and carefully read and respond to all communication received. You must activate your student email account in order to receive our communications. Please review the section in this guide for more information on your student email account. If you have trouble with your email, or need assistance, please contact Student Technical Support at (949) 582-4363, or via email at scstudenttechsupport@saddleback.edu.

Keep in mind that financial aid funds are generally not available until after the semester has begun. Please refer to the disbursement schedule in this guide for more details.

Disbursement dates are determined based on student's financial aid application completion date, the date that all required tasks are completed, student's enrollment status and eligibility status. To find out your disbursement date, please refer to our disbursement schedule in this guide. Students are encouraged to be prepared to pay for books and supplies out of their own resources. Financial aid is intended to supplement, not replace, resources needed to meet the cost of education.

FAFSA Information Adjustments/EFC Recalculation Appeals

When you complete your FAFSA application for the 2022-23 academic year, you are required to report 2020 income information. If you have had a drastic change in income in 2021 or 2022 due to an unforeseen or special circumstance, the Department of Education and Saddleback College will allow you to have your financial aid eligibility re-evaluated.

Special circumstances may include but are not limited to:

- Unemployment or change in employment
- Death of student's spouse or parent
- High-cost medical bills not covered by insurance
- One-time lump sum payment in 2020

To apply for a 2022-23 Expected Family Contribution (EFC) Recalculation Appeal student must meet the following:

- Submit your 2022-23 FAFSA application.
- Complete all required actions/tasks requested, if any, and receive your award or no award notification.
- Contact Financial Aid Office for guidance on the EFC Appeal process.
- Log onto your My Financial Aid Portal at <https://saddleback.verifymyfafsa.com> and request the EFC Appeal.
- Steps to complete the appeal:
 - Webform and statement

- Upload supporting documentation:
 - Upload a copy of your 2021 or 2022 signed Federal 1040 Tax Return or IRS Transcript and all schedules
 - Upload any other documentation to support your appeal
- Once all forms are uploaded, submit the appeal for consideration
- You will be notified via email regarding the results of your appeal.
- If approved, you will receive a revised award notification via email.
- You are only able to submit one EFC Appeal per academic year.

Please note: You are required to meet the Saddleback College Satisfactory Academic Progress (SAP) Standard (see the SAP section of this guide for additional information).

COST OF ATTENDANCE

The cost of attendance (or budget) is the estimated total amount it may cost to attend college. It will vary depending on your living situation (whether you live with your parents or off campus) and residency status (California resident or non- resident). Residency status is determined by Admissions and Records. The Financial Aid Office is designed to assist qualified students in obtaining grants, scholarships, and federal work-study funds for educational expenses. Be prepared by applying for financial assistance early, submitting all required documentation, staying enrolled in classes and meeting our Satisfactory Academic Progress Standard.

2022-2023 Academic Year Expense Cost of Attendance Budget

ENROLLMENT: 6 OR MORE UNITS

<u>Category</u>	<u>Living at Home</u>			<u>Living Away from Home</u>		
	<i>4.5 MONTHS</i>	<i>9 MONTHS</i>	<i>12 MONTHS</i>	<i>4.5 MONTHS</i>	<i>9 MONTHS</i>	<i>12 MONTHS</i>
	<i>1 SEMESTER</i>	<i>2 SEMESTERS</i>	<i>3 SEMESTERS</i>	<i>1 SEMESTER</i>	<i>2 SEMESTERS</i>	<i>3 SEMESTERS</i>
Enrollment Fees	\$713	\$1,426	\$2,136	\$713	\$1,426	\$2,136
Books and Supplies	\$576	\$1,152	\$1,536	\$576	\$1,152	\$1,536
Room and Board	\$4,680	\$9,360	\$12,480	\$8,892	\$17,784	\$23,712
Transportation	\$513	\$1,026	\$1,368	\$486	\$936	\$1,248
Personal Expenses	\$1,674	\$3,348	\$4,464	\$1,962	\$3,924	\$5,232
Total	\$8,156	\$16,312	\$21,984	\$12,611	\$25,594	\$33,864

Additional Cost of Attendance Factors:

- Nonresident Students:
 - Enrollment Fee: \$295 per unit
 - Capital Outlay Fee: \$25 per unit

- Child Care, if considered in your Cost of Attendance, will be based on actual expenses while school is in session.
- Cost of Attendance may be adjusted for documented extraordinary circumstances.
- Health Fees-on campus classes
 - \$23.00 per semester (Fall and/or Spring)
 - \$20.00 Summer semester

All fees and tuition are subject to change without notice.

****Optional fees:**

- ASG STICKER-\$10 & Student Representation Fee -\$2.00 (per semester)
- Parking Permit Fee

Instructional Material Fees - as listed in the Schedule of Classes

What Can Financial Aid Be Used For?

Financial aid can be used only for educationally related expenses while attending Saddleback College. This includes “direct” expenses such as tuition, mandatory fees, and books. Other expenses included “indirect” expenses such as room and board (rent, food, utilities, household supplies), transportation (bus fare, gas, emergency vehicle repairs), and personal/miscellaneous.

Financial aid is available to assist eligible students by minimizing the financial burden of attending college. It is intended to pay for expenses that are incurred as a result of going to college.

For information on how to establish a budget and how to manage your finances effectively Saddleback College Financial Aid Office has partnered with Financial Literacy 101 to provide financial literacy information and tools for things like budgeting and managing credit. To access Financial Literacy 101, please click [here](#).

Financial aid funds MAY not be available at the beginning of each semester due to grade posting and/or processing timeline to determine student’s eligibility. Students are encouraged to be prepared to pay from their own resources books & supplies.

TYPES OF FEDERAL & STATE FINANCIAL AID

Federal Student Aid

Pell Grant and Lifetime Eligibility Usage Limits

Pell Grants provide financial assistance to eligible part-time and full-time students based on need. You must be an undergraduate student who does not have a bachelor's degree or professional degree. The maximum award varies each academic year. Applicants must be US citizens or eligible noncitizens and complete the FAFSA and other required

supplemental documents. Students may apply for a Federal Pell Grant any time after October 1st of each year, for the next academic year.

Unlike most federal aid, this grant does not need to be paid back as long as you do not withdraw from classes, you successfully complete your classes and are not simultaneously receiving the Pell grant at another school.

To apply for a Pell grant, submit the FAFSA online at www.studentaid.gov. Eligibility for the Pell grant is determined by a standard formula using information you provide on your FAFSA, your enrollment status and your academic history. Upon completion of the FAFSA you will receive an Expected Family Contribution (EFC) number which is your eligibility number. Your EFC is located on your Student Aid Report (SAR), which you can view at www.studentaid.gov using your FSA ID. The EFC number will determine your eligibility for the Pell grant.

The maximum Pell grant award for *the 2022-23 academic year is \$6895.00* (this dollar amount is subject to change pending Federal regulations and availability of funds). Please note the amount of the grant is prorated based on the amount of units you are taking each semester.

Pell Grant Lifetime Eligibility Usage Limits

Students may receive a Pell grant for 12 full time semesters (or 6 years if full time). This equals to 600% total (50% each full time semester x 12 semesters). This percentage includes all Pell grants received to date. Once a student has received their full 600%, they will no longer be eligible for Pell grants at any school.

To review your current Pell Grant Lifetime Eligibility Usage (LEU) percentage, and grant history please visit www.nslds.ed.gov. You can also view the comment section of your student aid report (SAR) online at www.studentaid.gov.

Federal Supplemental Educational Opportunity Grants (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduate students with the most financial need. Students who are Pell grant eligible for the award year will have primary consideration. Nonresident students students may also be eligible. FSEOG funds are limited and are awarded until all funds are exhausted. There is no guarantee that all eligible students will receive FSEOG. Listed below are the requirements to be considered:

1. Complete a 2022-23 FAFSA
2. Submit all documents requested by the first priority filing deadline
3. Have high financial need
4. Meet the financial aid Satisfactory Academic Progress (SAP) Standard

Federal Work Study

The Federal Work Study (FWS) program assists students in meeting their educational goals by providing part-time (up to 15 hours per week) entry-level employment to help with

educational expenses while giving them the opportunity to gain valuable job skills and work ethics.

Securing Federal Work Study Employment

FWS is a grant offered through the FAFSA financial aid application. The amount awarded is the amount you can earn during a given academic year which is July 1st through June 30th. On and off-campus positions offered are posted starting in June. Awarding is first-come, first-served, and some positions will start as early as the beginning of the Fall semester.

All positions are posted to the Saddleback College Handshake page at saddleback.joinhandshake.com/login. Search for “FWS” to retrieve a list of available FWS positions.

It is important to make sure your FAFSA application is submitted to Saddleback College and your financial aid file is complete prior to applying for a position. Having an incomplete application or file may disqualify students from the position, as determination of eligibility cannot be made. To check to see if the financial aid process is complete, visit the My Financial Aid portal at <https://saddleback.verifymyfafsa.com>.

Once a student applies, eligibility for FWS will be verified and the application forwarded to the employer for review. If chosen, an interview will be scheduled. If hired, paperwork will be completed and submitted to the District Human Resources office for awarding the grant and processing.

Awarding and Payment

Awards up to \$4,000 are granted, \$2,000 for fall, and \$2,000 for spring. Divide the award by the pay rate and you get the number of hours allowed to work. It is the employer's and employee's responsibility to make sure employees do not work beyond their awarded hours. Currently, minimum wage for FWS position is \$17 per hour. Pay rates can vary from job to job depending on the work performed. Employers or employees may contact the Financial Aid office when the hours are close to being exhausted to inquire about an increase. Increases may be granted if funding is available and the student has allowable financial aid need.

All student employees must adhere to the Terms and Conditions for Employment. Non-compliance of the Terms and Conditions may result in termination.

Federal Work Study Eligibility Requirements

All students seeking FWS positions must meet the following criteria:

- MUST Apply for the FAFSA at www.studentaid.gov, list the Saddleback College school code #008918 and demonstrate financial need which is determined by the Saddleback College Financial Aid office.
- Saddleback College must be your home college on your admissions application.
- Must be enrolled at least half-time at Saddleback College (6 units).
- Must maintain a 2.0 cumulative grade point average.
- Must have a valid, Government issued photo ID
- Must have a valid, **non-laminated and signed** social security card.
- TB test, and/or fingerprinting required for certain positions upon hire as a condition for employment.
- Must be meeting the Satisfactory Academic Progress (SAP) standard. If a student fails to meet SAP standards, they may be placed on warning and ultimately become ineligible for financial aid including FWS which will result in immediate suspension of their FWS Position. The student will not be allowed to return to work unless an appeal has been filed and approved by financial aid and a written notification to return to work has been issued by the Student Employment office. Ineligible students can come to the Student Employment counter located in the SSC building to inquire about available department funded positions.

What are the benefits of student employment?

- Flexible hours that work around your school schedule.
- Gain valuable work skills and experience.
- Develop interpersonal skills and learn organizational protocols and procedures.
- Acquire expertise in areas related to your academic/career interests.
- Earn extra income to help pay for educational expenses.
- Network within and outside of the Saddleback College Community.

How do I apply for student employment positions?

1. Complete your 2022-23 Financial Aid file if any on <https://saddleback.verifymyfafsa.com> . (For FWS and CalWORKs only).
2. Visit the link to available Saddleback College FWS positions which can be found on the Saddleback College Handshake webpage at <http://www.saddleback.edu/handshake>.
3. All currently enrolled students will have a Handshake account created for them - all you need to do is use the 'Single Sign On' to access and claim your account.
 - Apply for as many jobs as interested. Review each position description and read all the requirements before applying. If you need access to a computer, workstations are available at the Financial Aid office located in the SSC building.
4. Once you submit interest in a position, you will be contacted by the Financial Aid Office with next steps.
5. You will need to submit documentation such as your social security card and If and when you are hired, the hiring supervisor will provide you with all of the required hire forms.

6. Once the hiring process is complete and approved, the supervisor and the student employee will be notified via email that the process is complete and the student may begin working. Student employees will be notified via the school email only.

NOTE: STUDENTS ARE NOT TO BEGIN WORKING UNTIL ALL HIRE FORMS HAVE BEEN COMPLETED, APPROVED AND HAVE RECEIVED AN EMAIL NOTIFICATION FROM THE STUDENT EMPLOYMENT OFFICE TO BEGIN WORKING.

Federal Direct Student Loans

The Federal Direct Loan Program is administered directly with the United States Department of Education Federal Direct Subsidized and Unsubsidized Loans. These are low-interest loans from the U.S. Department of Education.

Federal Direct Loans (DL) (Direct Stafford Subsidized Loans or Direct Stafford Unsubsidized Loans) are borrowed funds that are different from grants and federal work study. Direct loans must be repaid with interest. Applying for and receiving student loans is a substantial obligation, so before you apply for a loan, it is a good idea to consider the following:

- Think about the amount you will need to cover your educational expenses.
- Have a thorough understanding of how much your payments will be once your repayment period begins.
- Be aware of the amount you have to repay over the years.

To qualify for Federal Direct Stafford loans, students must meet all of the requirements for federal student financial aid and have their eligibility for all other grants determined first. Federal student loans should be a student's last resource.

Saddleback College offers both subsidized and unsubsidized Federal Direct Stafford loans. These loans are designed to help you achieve your educational goals. Funds will come from the Department of Education. You will repay these loans to the Department of Education or its assigned servicing agent. Remain in constant contact with your servicer to avoid delays in student loan payment and to ensure successful repayment. To estimate your monthly loan repayment amount and for additional information on student loans, please visit <https://studentaid.gov/understand-aid/types/loans>.

Subsidized loans are for students who have demonstrated financial need. Each academic year you may borrow up to \$3500 (\$1750 fall, \$1750 spring) as a first-year student (completed less than 30 units at Saddleback College) or \$4500 (\$2250 fall, \$2250 spring) as a second-year student (completed 30 units or more at Saddleback College). For subsidized loans, the federal government pays the interest during deferment periods while students are enrolled in college at least half-time (6 units).

Unsubsidized loans are also based on financial need. Students are responsible for paying the interest on these loans. Interest starts accruing as soon as the loan is disbursed and ends when the loan is paid in full. Students may choose to defer the interest payments while they are enrolled in college at least half-time (6 units). Saddleback College recommends that students make interest payments while they are in college. At Saddleback College, we plan to help students reach their educational goals with the least amount of student loan debt possible. Saddleback College does not recommend borrowing more than \$10,000 at the community college level (this includes loans from any other institution that you have attended).

If you have loans from other schools and are unsure of how much you have borrowed, you can view your complete loan history at <https://studentaid.gov/h/manage-loans> (Studentaid.gov – Manage Loans) – your FSA ID is required to access this website. (This is the same FSA ID that you would use to fill out your FAFSA online and sign your Master Promissory Note (MPN). To obtain an FSA ID go to <https://fsaid.ed.gov/>

If Saddleback College entered into an agreement with you regarding a Federal Direct Stafford Loan, we are required to inform you that the loan will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by government agencies, lenders, and institutions determined to be authorized users of the data system.

Please ensure you submit your request for a Federal Direct Loan by the deadline listed below:

Direct Loan Terms:	Deadline Date to Apply:
Fall 2022/Spring 2023	November 21, 2022
Fall 2022 Only	November 21, 2022
Spring 2023 Only	May 1, 2023

*Late loan request may not be accepted to ensure compliance with federal regulations.

Annual Loan Amounts

The amount in Direct Loan funds that you are eligible to borrow each academic year is limited by (1) your grade level (2) whether you are a dependent or an independent student, (3) your financial need, and (4) your cost of attendance. You cannot borrow more than your financial need or the cost of attendance (your budget.)

Dependent Student	Base Amount (Subsidized or Unsubsidized)	Additional Unsubsidized Loan effective July 1, 2008	Total Annual Combined Maximum Amount of Subsidized & Unsubsidized Loans

Freshman 1st year	\$3,500	\$2,000	\$5,500
Sophomore 2nd year	\$4,500	\$2,000	\$6,500

Independent Student	Base Amount (Subsidized or Unsubsidized)	Additional Unsubsidized Loan effective July 1, 2008	Total Annual Combined Maximum Amount of Subsidized & Unsubsidized Loans
Freshman 1st year	\$3,500	\$6,000	\$9,500
Sophomore 2nd year	\$4,500	\$6,000	\$10,500

Interest Rates

Over a four-year period beginning July 1, 2008, the interest rate on Subsidized Loans made to undergraduate students will be reduced. These rates do not affect any prior loans made to borrowers; the terms and interest rates of those loans remain the same. The applicable interest rates for loans made during this period are listed on the [Saddleback College Financial Aid website](#).

Loan Fees

Most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you borrow. You're responsible for repaying the entire amount you borrowed and not just the amount you received.

* Interest rates and origination fees are subject to change based on the date the loan was disbursed/originated and guidance provided by the Department of Education.

Exit Counseling

Federal regulations require that all student loan borrowers must have an exit interview/exit counseling during their final semester at the College. During the exit counseling, students are reminded of their rights and responsibilities as a student loan borrower. You'll receive information about repayment, and your loan provider will notify you of the date loan repayment begins. Exit Counseling can be completed online at <https://studentaid.gov/exit-counseling/>

Lifetime Aggregate Loan Limits

Undergraduate Dependent Students can borrow a maximum total of \$31,000 (of which no more than \$23,000 can be subsidized loans).

Undergraduate Independent Students can borrow a maximum total of \$57,500 (of which no more than \$23,000 can be subsidized loans).

Student Loan Repayment

After you graduate, leave school, or drop below half-time enrollment, you have a period of time before you have to begin repayment. This "grace period" will be six months.

We can't emphasize enough the importance of making your full loan payment on time either monthly (which is usually when you'll pay) or according to your repayment schedule. If you don't, you could end up in default, which has serious consequences. Student loans are real loans—just as real as car loans or mortgages. You have to pay back your student loans.

Please contact the Student Loan Support Center at (800) 557- 7394 for assistance.

Loan Default

Avoid default at all costs. Default means you failed to make payments on your student loan according to the terms of your promissory note, the binding legal document you signed at the time you took out your loan. In other words, you failed to make your loan payments as scheduled. Your school, the financial institution that made or owns your loan, your loan guarantor, and the federal government all can take action to recover the money you owe. Here are some consequences of default:

- National credit bureaus can be notified of your default, which will harm your credit rating, making it hard to buy a car or a house.
- You would be ineligible for additional federal student aid if you decided to return to school.
- Loan payments can be deducted from your paycheck.
- State and federal income tax refunds can be withheld and applied toward the amount you owe.
- You will have to pay late fees and collection costs on top of what you already owe.
- You can be sued.
- If you run into financial problems with your repayment schedule, contact the Student Loan Support Center at (800) 557- 7394. There may be solutions that can keep you on track and protect your credit rating. Visit the Direct Loan Servicing Center at studentaid.gov

How to request a Federal Direct Student Loan at Saddleback College:

1. Submit the FAFSA application online at www.studentaid.gov and list Saddleback College title IV school code #008918 under the school section.
2. Complete any financial aid tasks/actions on the Saddleback College My Financial Aid Portal <https://saddleback.verifymyfafsa.com/>
3. Check your Saddleback College student email for a final award notice for any grants, Federal Work-Study (FWS) or scholarships before applying for a loan.
4. It is required that you are meeting the Saddleback College financial aid Satisfactory Academic Progress (SAP) standard. Please refer to the table of contents to review the SAP standard.
5. If you meet the above requirements, Please log into your secure portal at saddleback.verifymyfafsa.com. Once logged in, click on "request" and then select the "loan request" option within the posted deadlines.

- a. Start the process by submitting the Direct Loan request form by the published deadline date. Please log into your secure portal at saddleback.verifymyfafsa.com. Once logged in, click on "request" and then select the "loan request" option.
- b. Submit Entrance Counseling and Master Promissory Note each year, at www.studentaid.gov
- c. Submit a photocopy of the front and back of your Driver's License or valid government issued ID.

If you are a repeat student loan borrower you are not required to complete the entrance counseling or eMPN as you already have one on file. However, it is recommended by Saddleback College that students who are repeat borrowers use the student loan [Financial Aid Awareness Counseling Tool \(FACT\)](#) before continuing to borrow. The eMPN expires after 10 years.

After you have submitted your loan request and required documents:

- You will receive a status notification within two weeks from the deadline date you submitted the "Federal Direct Loan Request Form." Please refer to the loan request receipt for the deadline and notification dates.
- All loan disbursements are processed through Nelnet. If you have not already signed up to receive your financial aid funds, you can do so by choosing the "Financial Aid Disbursement Information" link on our website at <https://www.saddleback.edu/apply-pay/financial-aid/disbursement-information>. See the "Nelnet Disbursements - How to Select a Disbursement Method" section of this guide for additional information.
- ALL students are required to complete Direct Loan EXIT Counseling online at <https://studentaid.gov/understand-aid/types/loans> after completing their program, dropping below half-time, or leaving Saddleback College .
- If your loan is not processed you will be notified within two weeks from the deadline date you submitted the "Loan Request Form."

Subsidized Direct Loan

The Subsidized Direct Loan is need-based. The federal government pays the interest on the loan during:(1) your enrollment in school on at least a half time basis, (2) a six-month grace period immediately following your separation from school, and (3) a deferment, which is a temporary, authorized time when your payments may be postponed.

Unsubsidized Direct Loan

The Unsubsidized Direct Loan is non-need-based. "Unsubsidized" means the federal government does not pay the interest on your behalf. You are responsible for paying all interest on the loan. Interest is charged beginning the day the loan is paid to you until the day the loan is repaid in full. You either may choose to pay the accumulated interest while you are in school or to have the unpaid, interest capitalized, i.e., added to the principal balance of the loan. Note: If your loan interest is capitalized, it will increase the amount you have to repay.

Please Note: Saddleback College Does NOT participate in the Direct PLUS Loan Program.

Student Loan Alternatives

Before you decide to apply for a loan to fund your education, it is smart to explore other options that don't require repayment! Student employment is an option for students to work part-time on and off-campus to assist with the cost of educational expenses. Wages are paid directly to you and help pay for college expenses. The best part is you never have to pay this money back! Please review our section on Federal Work-Study before deciding to borrow a student loan or visit the Saddleback College Financial Aid Office for more information.

Scholarships are another student loan alternative; you can find and apply for many different types of scholarships on the internet. Some websites to visit are:

- <https://www.saddleback.edu/apply-pay/financial-aid/types-financial-aid/scholarship-information>
- www.fastweb.com
- www.scholarships.com.

Personal savings/gifts can also be used to fund your education. These funds can be used to pay for books, student fees, and supplies.

Federal Student Loan Default Management Plan

The Saddleback College Federal Student Loan Default Management Plan expects all students who receive a loan at Saddleback College to complete a loan entrance and exit counseling session.

Students may complete the loan entrance and exit counseling online at <https://studentaid.gov/understand-aid/types/loans>. Complete the entrance counseling when applying and complete the exit counseling before leaving the college or falling below half-time.

State of California Aid

California College Promise Grant (CCPG)

The California College Promise Grant (CCPG) is a waiver applied to enrollment fees (currently \$46 per unit) for California resident students, AB540 students and eligible AB1899 students as determined by the Admissions and Records office. Students who meet the AB801 criteria who have been without a residence for the last 24 months, (homeless) verified by the financial aid office are meeting academic progress standards, may also be eligible to receive CCPG.

- CCPG is not a cash award; the waiver is applied directly to tuition fees for all students who qualify. CCPG is applied to tuition fees as a year-round entitlement, regardless of the number of units in which a student is enrolled.

- CCPG does not pay for Student Services, Transportation, or Health fees, books, educational supplies/expenses or course material fees (such as art, CPR, lab, kits or lifeguard fees as listed in the Saddleback College course catalog).

Apply FOR CCPG:

- The primary application for CCPG is the 2022-23 CADAA or 2022-23 FAFSA .
- Once your FAFSA or CADAA is received, CCPG will be automatically awarded to eligible students based on the information provided in the primary application.
- You can view your award information on your Award Letter in the Financial Aid section of your Saddleback College My Financial Aid Portal.

If you have been determined to be eligible for the CCPG after you have paid your fees during the current semester, you may be entitled to a refund. Please contact the Student Payment Office for questions regarding funds.

Paper CCPG applications are a secondary application to be used for special circumstances as determined on a case-by-case basis by financial aid. Tax documents are required to verify qualifying income for the paper CCPG application. If the income requirements are not met, the student will be required to fill out the CADAA or FAFSA, which allows a higher qualifying income for CCPG eligibility.

CCPG Type A Eligibility

Families that are currently receiving TANF/CalWORKs, SSI/SSP, General Assistance/General Relief are eligible for CCPG type A and are eligible to complete the paper CCPG application.

Acceptable proof of eligibility or documentation for CCPG type A varies depending on the type of benefits you or your family is receiving:

- For TANF/CalWORKs or General Assistance: acceptable documentation includes a Notice of Action dated within the previous month or the previous or current month's check.
- For SSI/SSP: acceptable documentation includes an award letter or bank statement showing a deposit from the current or previous month.

If you are under 25 years of age and have been verified as having been without a residence in the last 24 months (homeless youth) immediately preceding the receipt of your application for admission, you are eligible for CCPG types A, B, or C and are eligible to complete the paper CCPG application.

Verification may be made by the Saddleback College Homeless Youth Liaison or one of the following:

- A homeless services provider, as defined in the Health and Safety Code, section 103577(b) (3).
- The director of a federal TRIO program or Gaining Early Awareness and Readiness for Undergraduate Programs program, or a designee.
- A financial aid administrator for an institution of higher education.

Special Classifications for CCPG Type A

If you qualify under any of the following Special Classifications, you are eligible for CCPG type A and are eligible to complete the paper CCPG application:

- You are a dependent of a deceased or disabled veteran and have been determined eligible for the fee waiver by the California Department of Veterans Affairs or National Guard Adjutant General.
- You are a Congressional Medal of Honor recipient or child of a recipient.
- You are a dependent of a victim of the 9/11 terrorist attack.
- You are a dependent of a deceased law enforcement/fire suppression personnel killed in the line of duty.*

*If you are a dependent of a deceased law enforcement/fire suppression personnel killed in the line of duty, you might qualify to have your mandatory campus-based fees waived. To qualify, you must have the CADAA or FAFSA filled out, meet the income and asset level for the Cal Grant B, and submit documentation of the deceased person to show that they were employed by a public agency and was killed while on duty.

For any of the listed Special Classifications, a letter or Certificate of Eligibility is required along with a completed paper CCPG application. Special classification fee waivers are exempt from the requirement to meet academic and progress standards as outlined in the Loss of CCPG information at the end of this section.

- Veterans can contact the Orange County Veterans office at (714) 480-6555 for information on obtaining the annual Certificate of Eligibility.

English and Spanish CCPG applications are online at our website, [Saddleback College Financial Aid](#). The form can be emailed to our office with supporting to scfinaid@saddleback.edu.

CCPG Type B Eligibility

For CCPG Type B eligibility a student's total income (or parents' total income for dependent students) must be within the following income standards. Income verification will be required along with the paper application:

Family size	Base Year Income
1	\$19,320

2	\$26,130
3	\$32,940
4	\$39,750
5	\$46,560
6	\$53,370
7	\$60,180
8	\$66,990
Each Additional Family Member	\$6,810

Loss of Eligibility for California College Promise Grant (CCPG)

A student shall become ineligible for CCPG if the student is placed on academic or progress probation, or any combination thereof, for two consecutive primary terms, resulting in a dismissal status. Loss of eligibility shall become effective at the first registration opportunity after such determination is made.

NOTE: Foster Youth and Former Foster Youth, up to the day before their 26th birthday, are not subject to loss of the CCPG due to placement on academic or progress dismissal and therefore do not need to submit an appeal.

How Loss of CCPG Eligibility Can Be Corrected:

If you lose your eligibility for CCPG, you can have it reinstated by:

1. Improve your GPA and course completion measures to meet the academic and progress standards,
2. Stop attending school for two consecutive primary terms (fall/spring), **or**
3. Submit and receive approval for a CCPG appeal.

How can students Appeal their Loss of CCPG?

Students who lose CCPG eligibility may be able to appeal by meeting one of the following criteria:

- Documented extenuating circumstances: Extenuating circumstances are verified cases of accidents, illnesses, etc. that occurred during the term the student did not make progress.
- When a student with a disability applied for, but did not receive, a reasonable accommodation in a timely manner.
- Due to circumstances that might include documented changes in the student's economic situation

- When there is 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.

Appeal forms for CCPG are located at the Admissions and Records office counter and on our website: [Loss of Registration and/or Loss of College Promise Grant Petition](#).

When you submit a CCPG appeal, three items are required:

1. The completed and signed CCPG appeal form:
 - [Loss of Registration and/or Loss of College Promise Grant Petition](#)
2. A statement explaining the reason you are appealing
3. Supporting documentation for the extenuating circumstance.
4. Academic Counselor approved academic plan

After you submit this documentation Admissions and Records will process your CCPG appeal within 10 business days.

Cal Grant

Cal Grants are state grants administered by the California Student Aid Commission (CSAC). Cal Grant Community College Competitive and Entitlement Awards are awarded to California residents/eligible AB 540 students to assist them in paying their educational expenses at any qualifying college or institution. The Cal Grant Competitive Awards for students who are not eligible for the Cal Grant entitlement awards.

This is a competitive award and limited to 13,000 awards each academic year. To be considered for the award, you must meet the general Cal Grant eligibility requirements and complete a FAFSA or CA Dream Act Application. Only students who are not awarded a Cal Grant Entitlement award can be considered. To see more information about the Cal Grant Entitlement Programs, [click here](#).

Who is considered for a Competitive Award

- Students who are not awarded a Cal Grant Entitlement award.
- Students who meet the general Cal Grant eligibility requirements.
- Students who complete a Free Application for Federal Student Aid (FAFSA) or California Dream Act Application.

Deadline to Apply is March 2: (13,000 Awards offered)

- Competitive Cal Grants may only be awarded at California State Universities, Universities of California or eligible Private Colleges. ***Students attending a California Community College will not be considered.***

Who is considered for a Community College Entitlement Award

- Students enrolled at a California Community College in their award year
- Students who meet the general Cal Grant eligibility requirements, which can be found [here](#)
- **Deadline to Apply:**
 - Deadline is September 2nd of each award year

How to Apply for the California Entitlement Award

1. Submit the FAFSA OR CA Dream Act Application
Submit the FAFSA. Unless you're an undocumented, CA Dream Act-eligible student, then submit the CA Dream Act Application.
2. Login to WebGrants 4 Students and Confirm GPA

After your FAFSA or CA Dream Act Application is processed, you'll receive an email letting you know it's time to create your WebGrants 4 Students account. Once you are logged in, confirm that CSAC has your GPA as this completes your Cal Grant application.

Transferring with a California Community College Entitlement Award

- Students awarded a California Community College Entitlement award may transfer the award and use their remaining eligibility at a University of California (UC) or a California State University (CSU).
- Students awarded a California Community College Entitlement award may NOT transfer the award or use their remaining eligibility at a Private College. If a student transfers to a Private College, their award will be withdrawn and they will be reconsidered for Cal Grant eligibility to determine whether they meet either the Transfer Entitlement or Competitive eligibility requirements, if they applied by the March 2nd priority Cal Grant deadline.

Once you submit your completed FAFSA/CA Dream Act Application and verified GPA you will be considered for the appropriate Cal Grant award based on GPA, and financial need.

Cal Grant A

- Provides grant funds to help pay tuition and fees at qualifying institutions offering degree programs of at least two years in length.
- Does not pay at a California Community College (CCC). The awards are held in CCC Reserve status and are renewed for up to two consecutive years while attending a CCC. Your Cal Grant funds may become available to you when you transfer to a Cal Grant eligible 4- year college if you meet all the renewal requirements at the time of transfer.

Cal Grant B

- Provides grant funds to help pay for your tuition, student fees and other educational costs in a for- credit instructional program of not less than one academic year in length.

- Provides funds for access costs each year such as living expenses, transportation, supplies and books.
- Pays tuition and fees for students attending a Cal Grant eligible 4-year college, beginning in their second year.
- Pays access costs at a California Community College until you transfer to a tuition/fee-charging school and become eligible for both tuition/fees and access costs.

Cal Grant C

- Provides grant funds to help pay for books, tools, and equipment for students pursuing at vocational, technical, or career education not less than four months in length.
- Provides tuition and fees at a private college. Enrolled and attending at least half time (6 or more units).
- Meet the Saddleback College Student Financial Services Satisfactory Academic Progress standard (SAP).

Cal Grant Students with Dependent Children

Students with Dependent Children (SWD)-Cal Grant students attending a University of California, California State University, or California Community College campus who have dependent children may be eligible for an access award of up to \$6,000. The Students with Dependent Children (SWD) Grant increases the Cal Grant award by up to \$6,000 for qualifying Cal Grant A and B recipients and up to \$4,000 for qualifying Cal Grant C recipients.

To qualify the student must have dependent children that are under 18 years of age for whom they provide more than half of their financial support during the academic year.

Community College Cal Grant Entitlement Award

To apply for the Cal Grant:

1. Complete the 2022-23 CADAA application online at <https://dream.csac.ca.gov> or the 2022-23 FAFSA online at www.studentaid.gov or the by posted deadlines AND
2. Have your GPA verified by the posted deadline:
 - If you have completed at least 16-degree applicable units at Saddleback College with a 2.0 GPA and have attended Saddleback College since the summer of 2020 semester, Saddleback College will submit your GPA automatically by the deadline to CSAC.
 - If you have completed at least 16-degree applicable units with a 2.0 GPA at another college, you can have that college verify your GPA by the deadline.

- If you have completed less than 16-degree applicable units but have graduated from high school you may ask your high school to submit your GPA by the deadline.
- If you have completed less than 16-degree applicable units with a 2.0 GPA you may submit GED, SAT or ACT scores along with the GPA verification form by the deadline. Go to www.collegeboard.com for testing dates and locations.

Cal Grant Eligibility

In order to be eligible for a Cal Grant you must:

- Complete all financial aid tasks/actions listed on your My Financial Aid portal at <https://saddleback.verifymyfafsa.com>.
- Have an eligible active program (major), other than Undecided, declared with Admissions and Records.
- Claim Saddleback College as your school of choice on <https://mygrantinfo.csac.ca.gov>
- Meet all of the above requirements.
- If you have graduated from high school within the past year and have been awarded an Entitlement Cal Grant award, a self-certification of high school graduation will be required by CSAC before Saddleback College is permitted to release funds. You may self-certify your high school graduation by logging on to "Webgrants for Students" at <https://mygrantinfo.csac.ca.gov>.
- California Community College Transfer Entitlement Grants are available for California residents who graduated from a California high school after June 30, 2000, and attend a California community college then transfer to a qualifying Baccalaureate-degree granting college. You must transfer from a California community college to a bachelor's degree-granting school in the award year for which the award is offered. Eligibility requirements include:
 - Have a 2.4 community college GPA.
 - Meet the Cal Grant eligibility and financial requirements.
 - Apply by March 2nd of the award year.
 - Are under the age of 28 as of December 31st of the award year.
 - Students who received a Cal Grant within a year of graduating from high school are not eligible.

****If awarded a Cal Grant, you must complete your CADAA application or the FAFSA application every year by the deadline in order to renew your award. Make changes to your Cal Grant award (for example: to change awarding schools) online at <https://mygrantsinfo.csac.ca.gov>.**

NOTE: Please be advised that any Cal Grant award offer is tentative and subject to the final approval of the State Budget Act. Students who are paid a Cal Grant and withdraw from any units prior to the census date for a course may be determined in overpayment of the Cal Grant funds and be required to repay that overpayment to the college.

Student Success Completion Grant

The Student Success Completion Grant (SSCG) encourages successful completion of a student's educational goals by attending and completing full time units.

Eligibility for the SSCG include:

- Student is eligible and received the Cal Grant B or C award
- Student attends and completes 12 or more units for fall and spring semesters
- Student is meeting Saddleback College Satisfactory Academic Progress Standard (SAP)
- Student is a California Resident or exempt from paying non-resident tuition under Section 68130.5 or 76140 (AB 540 eligible).

SSCG is disbursed to students via the student's disbursement choice with Nelnet disbursement services. The disbursement will be released once the student has passed census for the fall and/or spring term.

Students may be eligible for the following disbursement amounts based on unit load for fall and/or spring terms:

- Attending 12-14.99 units: \$1298 per term
- Attending 15+ units: \$4000 per term

*Awards for this grant are contingent upon available funding. Students are encouraged to complete their financial aid files early to be considered for this award.

Dreamer Service Incentive Grant (DSIG)

The California DREAM Act Service Incentive Grant program encourages California Dream Act Application (CADAA) students with a Cal Grant B award to perform community or volunteer service. The California Student Aid Commission (CSAC) will award up to \$4500 per academic year (up to \$ 2,250 per semester or up to \$1 , 5 0 0 per quarter) to 1,667 eligible students. The grant will be available to the student for up to 8 semesters or up to 12 quarters while they have an active Cal Grant B award. For more information regarding this program, please visit <https://www.csac.ca.gov/dsig>.

Golden State Education and Training Grant Program

The Golden State Education and Training Grant Program (GSETGP) supports Californians who lost their jobs due to the COVID-19 pandemic with a one-time grant of \$2,500 to reskill, up-skill, and access educational or training programs to get back into the workforce.

Eligible applicants:

- Were displaced from employment due to the COVID-19 pandemic
- Were not enrolled in a training program or institution of higher education at the time they were displaced from employment

- Have been unable to obtain employment that provides an average monthly wage that is equal to or greater than the average monthly wage received from their employment prior to the COVID-19 pandemic
- Meet the income and asset criteria to be eligible for a Cal Grant A award (pursuant to subdivision (k) of California Education Code Section 69432.7)
- Are enrolled in a qualified education or training program, including at any California community college, California State University or University of California.
- Applicants can apply online at gsetg.csac.ca.gov by logging into their CSAC Account. If they do not have an account, please create one using the “first time user” registration option.

Though the completion of the FAFSA/California Dream Act Application is not needed for this program, we encourage students enrolling in college to complete the FAFSA or Dream Act application to qualify for any additional financial assistance.

GSETGP Awarding Process

- An eligible individual may request and receive only one GSETG award.
- Eligible applicants will be awarded \$2,500.
- Once applicants apply and are found to meet the program requirements, campus offices must verify that the applicant is enrolled at their institution, which triggers the payment process.
- Grants will be disbursed directly to the educational institution or training provider for disbursement to the applicant.

DO I NEED TO FILL OUT A CALIFORNIA DREAM ACT OR FAFSA APPLICATION?

No, a CADAA or FAFSA is not necessary for this grant. You can apply for this grant by logging into your CSAC Account and submitting the application thru their portal.

Although the CADAA/FAFSA is not needed to determine eligibility for this grant, it is highly encouraged that you still apply for financial aid. If you are an undocumented student interested in applying for this grant, but do not have a CA Dream Act ID, please reach out to CSAC directly at GSETGP@csac.ca.gov to receive a short supplemental application.

HOW DOES CSAC DETERMINE ELIGIBILITY?

A qualified application per CSAC has to meet the following conditions:

- Was displaced from their job due to the pandemic
- Not enrolled in a training program/institution at the time they were laid off
- Has been unable to obtain a job that provide the same average monthly wages that is equal to or greater than their previous employment due to the pandemic
- Meets the income and asset criteria for Cal Grant A
- Is currently enrolled in an educational program provided by a K12 school or community college

HOW MANY UNITS DO I NEED TO BE ENROLLED IN, AND WHAT IS THE AMOUNT?

There is no minimum unit requirement nor satisfactory academic progress requirement for this grant. You just need to be enrolled in an eligibility institution. CSAC is providing a one-time grant in the amount of \$2,500 for eligible students.

HOW WILL I BE NOTIFIED THAT I HAVE BEEN AWARDED?

Students will be notified via CSAC if they are eligible for this one-time grant. After financial aid confirms your enrollment, our office will receive the grant to disburse to you. Information on how to obtain the grant will be emailed directly to you from our office to your student email address.

HOW LONG DOES IT TAKE TO GET THE AWARD DISBURSED AS A CHECK, DEBIT CARD OR DIRECTLY TO MY BANK ACCOUNT?

Currently a student typically waits 6 – 8 weeks after their enrollment has been verified by the Financial Aid office.

Chafee Grant for Foster Youth

The California Student Aid Commission (CSAC) awards the Chafee Grant to current and former foster youth to use for career and technical training or college courses. The CSAC Chafee grant is awarded for up to \$5,000 annually (or up to the student's financial aid unmet need) for students enrolled in 6 or more units during the fall, spring or summer semesters.

Chafee Grant Student Qualifications:

- Be a current or former foster youth who was a ward of the court, living in foster care, for at least one day between the ages of 16 and 18.
- If you are/were in Kin-GAP, a non-related legal guardianship, or were adopted, you are eligible only if you were a dependent or ward of the court, living in foster care, for at least one day between the ages of 16 and 18.
- Have not reached your 26th birthday as of July 1st of the award year.
- Have not participated in the program for more than 5 years (whether or not consecutive).

Saddleback College Chafee Grant Application Process

- Complete the California Dream Act or Free Application for Federal Student Aid application for the current academic year.
and
California Chafee Grant Program Application by logging on to the Commission's Chafee Grant Program Web site. There, you can fill out the online application and submit it electronically, or call the Commission and ask for an application.
- Complete your 2022-23 financial aid tasks/actions listed on your My Financial Aid portal at <https://saddleback.verifymyfafsa.com/>.
- Enroll in 6 or more units per semester. Check Saddleback College My Portal for registration dates. **Former foster youths are eligible for priority registration until their 26th birthday!**
- CSAC will notify the student by email when they are awarded the Chafee Grant. Student's must have completed step 1 and be enrolled 6 or more units before financial aid can confirm student's Chafee Grant eligibility with CSAC.
- Once the Chafee payment has been received, Saddleback College will notify you via your Saddleback College student email with next steps to receive your check.

CSAC Chafee Awarding Process

Student's completed applications are sorted by application date, and awards are offered based on the following priority selection criteria:

1. *Paid renewal students who have not reached their 26th birthday as of July 1st of the award year.
2. New and **non-paid renewal students who will be 25 years old as of July 1st of the award year.
3. New and non-paid renewal students who have dependents.
4. New and non-paid renewal students who have an unmet need of \$5,000 or more.
5. New and non-paid renewal students who have an unmet need of less than \$5,000.

* Students who have received a Chafee payment.

** Students who have not received a Chafee payment.

Students are sent payment notifications for each term. To check your eligibility for the Chafee Grant, please go to <https://mygrantinfo.csac.ca.gov>.

Saddleback College Foundation Scholarships

The Saddleback College Foundation offers campus-based scholarships for students continuing their education at Saddleback College, transferring to a four-year university and incoming high school seniors. Saddleback College scholarships are specifically geared for our Saddleback College students and are diversified and typically based on general and/or donor criteria including:

- GPA
- Academic merit
- Financial need
- Military status
- Academic Pathway
- Volunteer work

The Saddleback College Foundation Scholarship Application

The Saddleback College Foundation online scholarship application for the next academic year becomes available every spring semester from January to February.

To apply to Saddleback College Foundation Scholarships:

- To apply visit the [Saddleback College Foundation](#) website select **Apply for Scholarships** to redirect you to the scholarship application system.
- Sign up or Sign in using your activated and assigned Saddleback College student email. Please note, students must have 6 units completed with a 2.0 GPA or higher to be able to apply.
- Once you submit your application, our scholarship system will match you with scholarship opportunities the best aligns with your qualifications.
- Scholarship recipients are notified in May via their campus email.

Outside Saddleback College Scholarships

There is no limit to the number of scholarships available to students offered outside of Saddleback College. Students can look for scholarships through their jobs, community organizations or religious institutions and scholarship search platforms online. You will have the opportunity to increase your financial aid awards independently, simply by searching and applying for scholarships that fit your needs. Researching scholarships requires time and diligence, but is well worth the effort. Always ask around for scholarship opportunities, and check out your local community newspapers/bulletins for postings.

Saddleback College financial aid receives scholarship notices periodically from outside, off-campus sources such as civic organizations, clubs, associations, businesses, etc. Scholarship notices are posted outside of the Saddleback College Financial Aid office in the SSC building and on our [Financial Aid Scholarship webpage](#).

By narrowing down what you are searching for, you'll find pages of scholarships that you can apply for. Scholarship applications vary, you may be asked to write a short essay, submit a video, create an infographic, or post on social media. Each scholarship donor has their own requirements to apply and you can always contact a scholarship donor directly for more information.

If you are awarded a scholarship from a source outside of Saddleback College, the procedures to use your scholarship at Saddleback College are as follows:

1. The scholarship donor will contact you if they have chosen you as the recipient of their scholarship.
2. Follow the donor's directions for the steps to have your scholarship funds sent to Saddleback College. If proof of enrollment is required, you may submit your printed class schedule from if they are requesting "official" proof of enrollment, visit the Saddleback College Admissions and Records office, or contact them via email at scadmissions@saddleback.edu
3. Please send all external scholarship checks (made payable to Saddleback College) to:

Saddleback College
Attn: –Financial Aid
28000 Marguerite Parkway
Mission Viejo, CA 92692

The check should include your name and student ID # on the check memo line. The donor should also note the term (Fall, Spring or Summer) for which the funds should be applied along with any enrollment requirements

- Once Saddleback College receives your scholarship funds, you will be sent an email correspondence from the Saddleback College Financial Aid Office acknowledging receipt of the funds. Funds will typically be mailed to the student within 3-4 weeks as of the date of receipt.
- Once the Financial Aid Offices verifies your enrollment and that you meet all requirements of the donor, your scholarship funds will be

issued to you via a check (please verify your address is up to date on you MySite Account).

How to Avoid Scholarship Scams

Any scholarship, grant, foundation, or organization that is legitimate will not ask for you to pay anything to apply or for information. Any of the signs below should be a red flag that you may be dealing with a scholarship scam:

- **Asking for money:** Beware of sites requesting fees for their services. Reputable scholarships are free and will not charge you to apply.
- **Asking for non-relevant personal information:** Scams using identity theft ask for personal information typically not relevant to a scholarship. NEVER provide any of the following information:
 - Personal Address
 - Bank account numbers
 - Social Security numbers
 - Debit or Credit card information
- **Claims of exclusivity:** A fair number of scams make the claim that their information cannot be found anywhere else, and therefore you should pay for their services. NEVER PAY for exclusive information.
- **Claims of guarantees:** The truth of scholarship hunting is that there are no guarantees. No one can guarantee that you will be awarded a scholarship and any company advertising a paid service making such a claim is likely a scam.
- **Financial aid seminars with an up-sell:** These seminars typically promise great financial aid information, but end with a hard sales pitch to attend a future paid seminar, buy books, DVDs, or other materials. There are plenty of free financial aid seminars offered by high schools and colleges that are free and worth attending. *Check with your financial aid office for details on free workshops:* <https://www.saddleback.edu/apply-pay/financial-aid/events-and-workshops>.
- **Unsolicited Awards:** Receiving a scholarship check via mail or email notifications of potential scholarship or grant awards you won but never applied for: Scholarships are in such demand that no awarding agency needs to make unsolicited awards to recipients.

If something feels, sounds, or seems “suspect”, it probably is. The most important thing you can do when it comes to scholarship scams is to trust your instincts. You can also email the Financial aid office to help determine the legitimacy of a scholarship opportunity at scfinaid@saddleback.edu.

For additional information on scholarship and financial aid scams, please visit the [Federal Trade Commission – Consumer Information](#).

SATISFACTORY ACADEMIC PROGRESS

In accordance with Federal and State regulations, these guidelines apply to all students requesting Title IV funds regardless of whether the student has previously received Title IV aid. Financial aid recipients are required to meet Saddleback College's Satisfactory Academic Progress (SAP) requirements. SAP provides qualitative, quantitative and incremental standards by which the college can determine that students receiving federal financial aid funds are maintaining the satisfactory academic progress required for their program of study. Failure to maintain SAP will result in loss of financial assistance (other than the California College Promise Grant (CCPG)/fee waiver).

Qualitative Standard:

Students must have a cumulative grade point average (GPA) of 2.0 or better; this includes all courses including ESL/remedial.

Quantitative Standard

1. Pace of Progression:

Students must complete a certain percentage of units attempted in order to make progress toward their academic goal. At Saddleback College, expectation is for students to complete at least 67% of their cumulative units attempted. ESL/remedial courses are included.

2. Maximum Time Frame:

Attempted Maximum Time Frame: (generally 90 Units or more for most AA/AS programs, but maybe less): To identify the maximum time frame, 100% of units required are taken plus an additional 50%. For example, a 30 unit certificate program has a maximum time frame of 45 units. It is critical that students take the correct classes required for their degree, as even passing one's classes with a high GPA, does not ensure the student will be able to graduate within the 150% maximum time frame.

Taking courses not required for one's degree, may result in the student being cut off from receiving future financial aid (see below.)

Important Information: If at any point in time it is determined that the student cannot complete their course of study within the 150% timeframe (90 units for AA/AS, other certificate programs will vary), they will be immediately disqualified from future financial aid (with the exception of the CCPG/fee waiver), for the remainder of their program, even if currently meeting the SAP standards.

Evaluation

The financial aid office reviews academic progress at the end of each semester. All attempted units are counted regardless of whether or not financial aid was received. We count all Incompletes (I), Withdrawals (W), Credit/No Credit, Pass/No Pass, Failed Withdrawals (FW), Excused Withdrawals (EW), Failing Grades (F) and all repeated coursework. Academic Renewal is not recognized for financial aid purposes, and is always counted in units attempted, GPA calculation, and maximum time frame, even when a more favorable grade was subsequently received, both attempts would be counted.

Transfer Units

Transfer units from other institutions will only count toward the student's Pace of Progression and Maximum Time Frame calculations if they have been officially evaluated by Admissions and Records as eligible toward the student's Program of Study. Transfer units will not be included in the student's GPA calculation.

Repeat Courses:

We will pay for failed courses and count the units in SAP, up to the maximum allowed by the college. Once a student passes a course, however, we will only pay for one subsequent attempt. Both attempts, even if aid was not received, will count in the SAP calculation. If a student transfers in course work from other institutions, we will count all attempted units accepted in SAP calculation, for both progress and maximum time frame. Any student who contests units as not degree applicable, will need to follow the maximum time frame appeal process as outlined below.

Basic Skills Courses:

Financial aid may be received for basic skills (remedial) courses if these courses are a prerequisite for entrance into a regular college program. Aid cannot be received for more than 30 attempted units of remedial coursework. ESL coursework must be part of an eligible program of study to receive financial aid. ESL coursework is not an approved program in itself. A student enrolled in ESL classes, who is not in an eligible program of study, is not eligible for financial aid funds.

ESL and basic skills coursework will count toward the 2.0 GPA and 67% of units completion requirements (SAP Standard). However, ESL units will not count towards the maximum time frame limit and a maximum of 30 attempted remedial units will be subtracted from the total; for maximum time frame purposes.

Alignment of Quantitative Standard and Maximum Time Frame: Pace of Progression

The quantitative and maximum time frame standards are set to help students achieve their academic goal while maximizing their Title IV eligibility usage. This is known as pace of progression, ensuring Title IV recipients remain on track to complete their college degree. The below chart provides a guide to maintaining quantitative standard (67% completion) while pacing to completion within the maximum time frame standard (150%) for academic goal.

Units Attempted	Must Complete	Units Attempted	Must Complete
1	1	14	10
2	1	15	11
3	2	16	11
4	3	17	12
5	4	18	13
6	4	19	13
7	5	20	14

8	6	21	15
9	6	22	15
10	7	23	16
11	8	24	17
12	8	25	18
13	9	26	18

PLEASE NOTE: Attempted units are all units/classes in which the student was enrolled thru census week (check Class Schedule for details). Therefore some W's may be included in the "attempted unit" total.

Warning Status:

When a student is not meeting SAP, the college will offer one semester (maximum) of financial aid warning before aid is disqualified for progress. During this semester students are eligible to continue receiving financial aid. If after the warning semester students are still not meeting SAP standards they will be disqualified for financial aid. There is no financial aid warning for maximum time frame.

Financial Aid Disqualification:

Students who do not meet the SAP standards listed above will be subject to disqualification from receiving further financial aid (other than the CCPG/fee waiver). SAP is **verified at the end of each** semester. Generally a student must meet all SAP eligibility criteria before regaining eligibility. However, students have the right to submit an appeal each semester, especially due to ongoing extenuating circumstance; please see below for appeal process.

Regaining Eligibility:

Students who are DISQUALIFIED from receiving aid can regain their eligibility by meeting the SAP standards of completing 67% of the attempted units and raise the cumulative GPA to at least 2.0, and be under the maximum time frame for their program.

SAP Appeal Process:

Once the student reaches their maximum time frame, and/or does not meet the SAP Policy after one semester of financial aid warning, they will be disqualified from receiving additional assistance other than the CCPG/fee waiver.

Under certain conditions, a student may be eligible to appeal for reinstatement of aid, without meeting the SAP Policy. Each institution has the option of allowing or not allowing appeals and if allowed, must explain what options are available and who is eligible for an appeal. Appeals are offered in the fall, spring and summer semesters, during a specified period of time (see SAP Appeal form for specific deadlines). Students who are disqualified will receive notification via Saddleback student email. The SAP appeal will be available to students via saddleback.verifymyfafsa.com.

Reasons a student may be eligible to appeal include:

- **Extenuating Circumstances Appeal** (circumstances beyond the student's control)
 - Student encountered circumstances that prevented him/her from meeting SAP

standards. Student must provide a written statement explaining extenuating circumstance, and outline a plan to stay on course toward completion of their program. Third-party documentation is required to substantiate the student's statement. An appeal for extenuating circumstances without third party documentation will not be reviewed. Documentation of extenuating circumstances should account for the semesters where there was a lack of progress, and must match up with the written explanation, OR MAP/Educational Plan for a change of major. Students should be aware of why they are appealing and state that on the appeal. A MAP/Educational Plan is required for an appeal review; student must follow the MAP/Educational Plan for all future terms, and meet SAP standards each term to remain eligible for future terms.

Examples of extenuating circumstances are considered to be (but not limited to):

- Serious illness, injury or medical condition requiring doctor's care.
- Death of an immediate family member.
- Extenuating circumstances that were beyond the student's control.

Maximum Time Frame Appeal – Students who have attempted the maximum time frame limit of 150% or more of their program unit requirements, have the option to appeal to receive financial aid. The following is a list of valid reasons a student would be eligible to appeal for financial aid after reaching the Maximum Time Frame:

- One time change in major or program of study. In order for an appeal to be approved, the new unit count (once all non-degree applicable attempted units are backed out) must be under the new maximum timeframe. A formal change of major with Counseling must be submitted prior to completing the appeal process.
- Student has reached the maximum time frame as a result of having to take remedial/ESL coursework, or the student is enrolled in a major which requires a high number of prerequisite courses.

Important: A MAP/Educational Plan is required with all appeals. Only the courses enrolled from student's MAP/Educational Plan would be counted toward their financial aid eligibility. Changes to a student's Program of Study while on an appeal is generally not allowed, but will be considered on a case-by-case basis for students who request it. Incorrect or contradictory appeals will be denied, and the student will not be able to resubmit their appeal during that semester.

On the appeal, students must provide the following information for consideration:

- Why the student failed to meet SAP.
- What has changed to allow the student to make SAP at the next evaluation.

Each appeal will be reviewed by a committee and recommended for approval or denial based upon the student's individual circumstances.

Financial Aid Probation:

Students whose SAP appeal is approved will be placed on financial aid probation and receive payment for one semester. Students will be required to sign a Financial Aid SAP Agreement.

At the end of the financial aid probation period, students must meet all conditions set upon by the Financial Aid SAP Agreement. If conditions are not met, students will be placed on SAP disqualified status at the end of the financial aid probation period.

Students on a financial aid probation must:

- Complete each semester with a 2.0 GPA and complete at least 67% of their attempted units
- Be enrolled in courses that are on student's approved MAP/Educational Plan. Only enrollment in courses included on student's MAP/Educational Plan will be counted toward units for financial aid eligibility. All other terms of eligibility apply, including but not limited to repeated coursework
- For extenuating circumstances appeals, students must complete their program of study within 150% of the required units of the program of study listed on their MAP/Educational Plan.
- If a student fails to meet the terms of the Financial Aid SAP Agreement while on probation status, they will become ineligible for future financial aid, until they meet the are able to regain eligibility, as described.

Submitting SAP Appeals after Failing SAP Probation

Students on financial aid probation as a result of an approved appeal and fail to meet the terms of their Financial Aid SAP Agreement, may submit a subsequent SAP Appeal; however, these appeals are granted on an exception basis. Students will be required to document specifically the extenuating circumstances that caused them to not meet the terms of their Financial Aid Agreement and how those circumstances have been resolved.

SAP Appeal Denied:

Students whose SAP appeal is denied will not be eligible to receive financial aid, and will remain in SAP disqualified status. Generally students regain financial aid eligibility when they attend classes for one to two terms without financial aid to then again meet SAP standards.

The appeal process is designed to be the exception to the rule when extenuating circumstances exist outside the student's control and/or a change of major occurred where the student is now over the maximum timeframe for the new program. Students should identify why they were disqualified and what their reasons are before they consider submitting a formal appeal.

All appeal decisions from the SAP Appeal Committee are FINAL.

Access to Appeal Form:

Students who are disqualified from financial aid and have met the requirements to appeal will find the appeal form online at saddleback.verifymyfafsa.com portal.

Students must ensure that submission of the Appeal form to the Financial Aid Office also includes all required supporting documentation. The appeal will NOT be reviewed without sufficient documentation. The student will receive no additional request to submit supporting documentation if they fail to do so.

Complete appeals, with supporting documentation, are reviewed within six to eight weeks of submission.

Students can log back into saddleback.verifymyfafsa.com portal and click on the appropriate academic year SAP Appeal tab in order to follow their status.

Legislation and governmental regulations are continually changing the face of student financial aid. The information contained in this policy is correct as of the time of publication. However, information is subject to change without notice.

COURSE INFORMATION

How Course Selection Can Affect Eligibility

Important Notice Regarding Approved Courses

It is important to ensure that the courses you are planning to take at Saddleback College have been approved for Federal and/or State financial aid funding. This is especially important because not all programs and courses at the college have been approved for financial aid. If you enroll in courses that are not on your MAP (program of study), you may not be eligible to receive payment of Federal and/or State financial aid. To avoid any issues with financial aid, please verify that the courses you are taking are approved for financial aid before enrolling. If you have any questions, don't hesitate to contact the Financial Aid office for more information.

Repeat Course Information

Saddleback College is required to look at the number of times a student attempts a course when determining financial aid eligibility. If you receive a passing grade (A,B,C,D,P) in a course at any point in your academic history at Saddleback College, you will only be eligible to receive financial aid for that course one additional time (one repeat). If you attempt a course for the third time after previously receiving a passing grade in that course, you will no longer be eligible for payment for those units.

Repeated course units will be counted in the pace of progression calculation as attempted units, and in maximum time frame for Satisfactory Academic Progress Purposes.

For example, if you take a 3 unit math class (math 1) in fall and receive a passing grade (A, B, C, D, P), that is your first attempt. If you re-take that same 3 unit math class (math 101) in spring, you will continue to be eligible for financial aid for that course, because it is your second attempt. If you attempt a third time to take the same 3 unit math class (math 101) in summer or beyond, you will no longer be eligible to receive financial aid for those 3 units.

Fall grade	3 unit math class (math 1) eligible for financial aid, received passing
Spring	3 unit math class (math 1) eligible for financial aid
Next Term	3 unit math class (math 1) no longer eligible for financial aid for that class

****Note:** Students may repeat courses according the courses Repetition Policy, however students must check with financial aid to see how repeating courses may affect eligibility.

How Dropping Courses Can Affect Eligibility

What Happens If I Drop Some of My Courses after Receiving My Financial Aid

If a student drops units after receiving a grant disbursement, the student **MAY** be required to repay a portion or all of the grant.

For example:

- If a student starts the semester with 12 or more units, is paid full-time on the first disbursement and then drops to 6 to 11.5 units, they **may** receive an adjusted final disbursement based on half-time or three-quarter time enrollment.
- If a student starts the semester with 12 or more units, is paid full-time on the first disbursement and then drops below 6 units, they will not receive an additional disbursement and **MAY** owe a portion (or all) of the grant back.

Based on FAFSA results some students need to be in a certain number of units to be eligible for a disbursement. If the student drops below the units that they are eligible for they may owe ALL of the amount disbursed back when they drop units.

For example:

- If a student starts the semester with 12 units, is paid full-time on the first disbursement, is only eligible for grants at full time (12+ units), then drops to 9 units, the student now owes ALL of the grant amount that was disbursed because they have to be in 12 units or more to be eligible for the grant.
- If a student starts the semester with 9 units, is paid $\frac{3}{4}$ time, is only eligible for grants at $\frac{3}{4}$ time (9 to 11.5 units) then drops to 6 units, the student now owes ALL of the grant amount that was disbursed because they have to be in 9 to 11.5 units to be eligible for the grant.
- If a student starts the semester with 6 units, is paid $\frac{1}{2}$ time, is only eligible for grants at $\frac{1}{2}$ time (6 to 8.5 units) then drops to 3 units, the student now owes ALL of the grant amount that was disbursed because they have to be in 6 to 8.5 units to be eligible for the grant.

*If you have to drop a class after receiving grant funds to attend that classes, be sure to contact financial aid to see how that reduction in units will affect your financial aid account and if you will owe a portion or all of the funds back.

Return to Title IV (R2T4)/Withdrawal Policy

Federal Title IV financial aid funds are awarded under the assumption that a student will remain in attendance for the entire semester for which the funds were awarded. These funds include, Federal Pell Grant, Federal Direct Loan Funds, and the Federal Supplemental Educational Opportunity Grant (FSEOG). Scholarship funds, Federal Work Study and Cal Grant funds are not subject to Return to Title IV (R2T4) calculations. Students who withdraw from all courses 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 pay any unearned financial aid they may have received in accordance with Return to Title IV guidelines as mandated by the U.S. Department of Education. Students who receive all “W’s”, “FW’s”, “F’s” or a combination of “W’s”, “FW’s”, and “F’s” are assumed to have completely withdrawn.

When a student withdraws from all courses, regardless of any reason, he/she may no longer be eligible for the entire amount of Title IV aid originally awarded. The return of funds to the federal government is based on the premise that a student earns financial aid in proportion to the length of time during which he/she remains enrolled. The Return of Title IV (R2T4) calculation process will calculate the prorated amount of financial aid a student has earned based on the percentage of time he/she remained enrolled in class. Once the 60% point of the semester has occurred, a student is considered to have earned all of the financial aid originally awarded and will not be required to repay any funds as a result of withdrawal.

Federal regulations require a recalculation of financial aid eligibility if a student:

- Completely withdraws from all Title IV eligible courses;
- Stops attending before the end of the semester; or
- Fails to complete courses in which the student was enrolled; or
- Completes all courses in a term with a grade(s) of “F” or “FW” or “W” or “NC” or “I”

Types of Withdrawals

The calculation for the R2T4 federal financial aid funds are based on whether a withdrawal is classified as official or unofficial.

An **official** withdrawal is initiated by the student and is determined by the student’s withdrawal date, or the date of notification, whichever is later.

An **unofficial** withdrawal occurs when there is no notification or official withdrawal by the student, so the withdrawal date is based on the date that the college becomes aware that the student has ceased attendance. If the student does not officially drop classes and receives a combination of Ws, FW's, Fs or NCs for all courses in a term, it will be considered an unofficial withdrawal, even if the student was enrolled in the course for the entire term.

Modules are courses that do not span the entire length of the semester. If a student withdraws and does not attend a subsequent module, it is considered a complete withdrawal and a R2T4 calculation must be completed. If at the time of withdrawal the student will attend another module within the same semester, then it is not considered a withdrawal if the student provides written confirmation to the financial aid office that they will be enrolling in a short term course.

- Exemptions to R2T4 applies to students enrolled in modules for the following:
 - If student completed all requirements for graduation from their program before completing the days in the period the student was scheduled to complete (applies to all students, not just modules)
 - A student completes one module that includes 49% or more of the number of days in the payment period, excluding scheduled breaks of five or more consecutive days between modules
 - If student completes coursework equal to or greater than equivalent to half-time student (6 or more units completed)

Students who **fail to begin attendance** in any class for which he/she was registered in a term will have awarded aid canceled. Any funds received are considered unearned and will be required to be repaid by the student.

A student who **withdraws from a course (and remains in a minimum of one additional course)** is not required to have a R2T4 calculation completed because they have not completely withdrawn. However, when a student changes enrollment status, they will have their aid recalculated based on their enrollment status as of the published freeze date each semester. If at any time a student withdraws from courses and as a result of that withdraw changes enrollment status, the student will be responsible for repaying the aid in which they were not eligible. Please refer to the Change of Enrollment Status section discussed later in the policy.

R2T4 Calculation of Earned Federal Financial Aid Funds

Financial aid recipients earn the aid originally received by remaining in the courses in which they were paid for. The amount of federal assistance earned is based on a pro-rated system in accordance with federal regulations, 34 CFR 668.22. Saddleback College is required to perform this calculation within 30 days of the date the school learns that a student has completely withdrawn. The school must return Title IV funds for which it is

responsible within 45 days of the date of determination. The R2T4 calculation is completed automatically by the Financial Aid Office.

The following explains the formula used to determine the percentage of unearned aid to be returned to the federal government:

- The percent earned is equal to the number of calendar days completed up to the withdrawal date divided by the total number of calendar days in the payment period.
- The percent of unearned funds is equal to 100 percent minus the percent earned.
- Scheduled breaks in course attendance, based on the academic calendar, of 5 days or longer are not included in the total number of days for the payment period.

Institutional scholarship funds, Federal Work Study and Cal Grant funds are not subject to the R2T4 policy.

For **official** withdrawals, the calculation of the percentage of the semester attended is based on the date of the official withdrawal from classes as reported on the enrollment report or the student's last date of documented attendance in an academically related activity.

For **unofficial** withdrawals, the calculation of the percentage of the semester attended is based on the student's last date of attendance at an academically-related activity, as reported on the enrollment report. If this date is unavailable, Saddleback College will perform the calculation using the midpoint of the payment period as the student's withdrawal date.

Post-withdrawal Disbursement

If a student did not receive all funds that he/she earned, the student may be due a post-withdrawal disbursement after they have completely withdrawn from all courses during a semester. Please note, there may be scheduled Title IV financial aid funds that cannot be disbursed once a student withdraws from all courses due to other eligibility requirements. Saddleback College will ensure any post-withdrawal disbursement that is due to a student is no later than 45 days from the date of the school's date of determination.

Returning Unearned Funds

After Saddleback College determines the withdrawal date for a student who completely withdraws, an R2T4 calculation will be completed within 30 days. If the student has been overpaid, he/she will be notified of the amount and program of funds that are required to be repaid by the student.

The student will be given 45 days to notify the college of intent to repay the debt owed. If notification is not received and no payment has been made within 45 days of the date of notification, a student's information will be referred to the Department of Education for any student portion owed. During the initial 45 days, a hold will be placed on the student's account at Saddleback College which will prohibit registration for subsequent semesters or receiving academic transcripts until the debt is repaid. If unpaid after 45 days, the hold at Saddleback College will be lifted, however, a student's account information will be referred to the Department of Education and a hold will be placed on the National Student Loan Data System (NSLDS) and the student will lose financial aid eligibility until the funds have been repaid.

Order of return of funds:

The order of the R2T4 federal funds by Saddleback College are as follows:

1. Unsubsidized Direct Loans
2. Subsidized Direct Loans
3. Federal Perkins Loans
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant (FSEOG)

Refund Policy/Institutional Charges

Students should be aware that while Saddleback College's school policy determines the charges a student will owe after withdrawing, the refund policy will not affect the amount of Title IV aid that the student earns under the federal return calculation. Mandatory fees, which include enrollment fees, health fees, campus center fees and transportation fees are still a student's responsibility to pay to the institution.

You can refer to the Admission and Record's refund policy at:

<https://www.saddleback.edu/apply-pay/tuition-fees/refund-information>

Refund of State Funds

State funds include any source of funding received from the California Student Aid Commission (CSAC). This includes, Cal Grant B, Cal Grant C and CHAFEE Grant.

1. Students who withdraw from courses prior to completing more than 60% of the semester, will have their pending disbursements cancelled and adjusted in the Web Grant system. No further state disbursement will be made when this occurs.
2. Students who withdraw after 60% of the semester will not be required to return any funds to state programs. The students file will be notated of the withdrawal. The Web Grant system will be updated accordingly.
3. The Web Grant System and PowerFails will be reconciled. This reconciliation will be documented in PowerFails and within the student's financial aid record.

4. In the event of an over award, funds are adjusted in Web Grants and the District will repay the California Student Aid Commission accordingly. If the student owes a balance, the college collects payment from the student. If a balance is owed from the student, a hold will remain on the students account until the debt is repaid in full.

Change of Enrollment Status (Overpayments/Overawards)

- Students who change enrollment status after the time of disbursement may also be subject to repayment of financial aid funds. In the event a student changes enrollment status by withdrawing from one or more courses but still remains enrolled in at least one Title IV eligible course, a recalculation of their aid will be done.
- Students who have decreased and changed enrollment status after a financial aid disbursement has been made will be identified by the Financial Aid Office by running redetermination on all files and then running the quality control report to identify all students with a negative award eligibility.
- If at the time the quality control report is ran and an adjustment to a student's eligibility occurs that results in an overpayment, the student will be billed for the amount owed.
- Notification will be sent to the student informing them of the deadline to repay the debt owed within 30 days of the date of determining the debt is owed from the student.
- Students will have 30 days from the date of the notification to repay the debt to the Student Payment Office.
- The Financial Aid Office will update the National Student Loan Database System (NSLDS) to reflect the overpayment owed and will place a hold on the student's record at Saddleback College. This hold will prevent the student from registering for classes or requesting academic transcripts.
- If after 30 days the student has not repaid the debt owed, the Financial Aid Office will refer the student to Borrower Services with the Department of Education for further collections.
- The Financial Aid Office will update NSLDS to reflect "TRF-TRANSFER" once the account has been referred to Borrower Services.
- A letter will be mailed to the student informing them of the referral to Borrower Services and will provide the student with Borrower Services contact information.

If a student is paid by more than one institution for the same term or more than their entitlement or exceeds their unmet need then the student is subject to repayment.

- If an overpayment occurs, the student will be notified within 30 days of the college learning of the overpayment on a student's record by their Specialist.
- Once an overpayment is identified, NSLDS will be updated and a hold will be placed on the student's record.
- If the student repays the debt owed within the timeframe specified, NSLDS will be updated, the hold at the college will be removed and funds will be returned to the appropriate financial aid program.

- If the student does not repay the debt owed, within the timeframe specified, the student's information will be forwarded to the Department of Education for collection by referring the student to Borrower Services.
- A letter will be mailed to the student informing them of the referral to Borrower Services and will provide the student with Borrower Services contact information.

R2T4 Exceptions due to COVID-19

- Per the Electronic Announcement Dated May 15, 2020 (Updated June 16, 2020) the CARES Act waives the requirement for schools and students to return unearned Title IV grant and loan assistance as a result of the R2T4 calculation for students who withdraw from a qualifying period because of a qualifying COVID-19 emergency. This flexibility will end with the period that includes the last date that the national emergency is in effect.

If a student is identified to have all EWs and it is determined by Admissions and Records to be related to a qualifying COVID-19 emergency. At the time of the calculation a student identified as having withdrawn due to qualifying COVID-19 related emergencies, the R2T4 calculation will be made, but no funds will be required to be returned by the school or the student.

HOW CHANGES IN ELIGIBILITY CAN AFFECT YOUR FINANCIAL AID

Grant Over Awards and Overpayments

Whenever a student's award amount needs to be adjusted due to a change in the student's eligibility, the student may owe some or all of the funds received. This is referred to as an over award/overpayment.

An over award/overpayment can be caused but not limited to, the following reasons:

- Withdrawal from classes after receiving a disbursement
- A change to the student's FAFSA information
- A change in the student's financial assistance package due to an extension to work-study employment
- A change in the student's financial assistance package due to the awarding of a scholarship or grant from an outside organization
- Failing to attend classes for at least one day
- Receiving an "FW" grade

These reasons may result in adjustments to a student's financial aid award, causing their financial aid package to exceed their financial need. The financial need is determined by the student's FAFSA.

The student's financial aid award cannot exceed their financial need or the school may take steps to resolve the overaward. Adjustments may include updates to a student's financial aid package and future disbursements or request of repayment of disbursed awards.

When requesting payment from the student, the student will be notified by email that they are in overaward/overpayment. The overaward/overpayment needs to be repaid as soon as possible or by the due date on the letter. Failure to repay the over award/overpayment may lead to a hold on all of the student's records at Saddleback College and the student may be unable to register for future classes and their eligibility for future financial assistance from any educational institution may be affected until they resolve this matter.

Please note:

- Before dropping classes, a student should contact the Saddleback Financial Aid office to see how dropping may affect their financial aid.
- Dropping and/or withdrawing from classes may affect your SAP (Satisfactory Academic Progress. Please see the SAP section in our Consumer Guide for more information.

How do I resolve my overpayment and remove my hold on MySite?

If the overpayment was from a Saddleback College disbursement, you are able to resolve the overpayment accordingly:

Saddleback College

- USPS mail
 - You are able to send in a money order or cashier's check in the amount specified in overpayment notification. Please be sure to make the Cashier's Check or Money Order out to Saddleback College and add your student ID# in the memo portion

Please send the overpayment Cashier's Check or Money Order with a copy of the overpayment notification to:

Saddleback College
Student Payment Office
28000 Marguerite Parkway, SSC 208
Mission Viejo, CA 92692

- In-Person at the Student Payment Office(SSC 208)-Faster way to remove the Hold
 - You are able to make the repayment in person in the form either by:
 - Cash, Money Order or Cashier's Check
 - The Student Payment Office is located on the second floor of the SSC building, room SSC 208 on the Saddleback College Campus located at 28000 Marguerite Parkway Mission Viejo, CA 92692

Once you have been issued a receipt for the overpayment you are able to have your hold removed by walking the receipt to the Financial Aid office front counter.

Please be sure to check the [Financial Aid website](#) for Hours of Operation

What if the overpayment is from when I attended another college?

- A student is able to repay the overpayment disbursed from another college by:
 - Contacting the college that disbursed the overpayment to the student and having the financial aid office of the college update NSDLS to show that your overpayment has been repaid.
 - Department of Education
Call 800-621-3115 to make repay the overpayment and request that they fax a clearance letter to our office at 949-364-9115 .

Once the clearance letter is received it will be verified and uploaded to your My Financial Aid. If the overpayment has been paid in full, our office will upload your letter from the DOE to your My Financial Aid portal and clear your status from "overpaid " to "repaid" in NSDLS(the federal database).

What if I already repaid the overpayment?

To show that your overpayment has been cleared/paid, call the Department of Education at 1-800-621-3115 and request that they fax a clearance letter to our office at 949-364-9115. Once the clearance letter is received it will be verified and added to your account if you have a FAFSA for that current year. The letter must be dated within 30 days.

If the overpayment has been paid in full, our office will upload your letter from the DOE to your My Financial Aid portal. To request that they update your account to "repaid" in NSDLS(the federal database).

What if it is past the 30 day deadline to repay?

Please contact the Department of Education 800-621-3115 to make repay the overpayment and request that they fax a clearance letter to our office at 949-364-9115 .

Once the clearance letter is received it will be verified and uploaded to your My Financial Aid. If the overpayment has been paid in full, our office will upload your letter from the DOE to your My Financial Aid portal and clear your status from "overpaid " to "repaid" in NSDLS(the federal database).

FINANCIAL AID DISBURSEMENTS

Know Your Deadline

The first step in applying for Financial Aid is filling out the CADAA on <https://dream.csac.ca.gov/landing> or FAFSA on <https://studentaid.gov/h/apply-for-aid/fafsa>. When Saddleback College receives your CADAA/FAFSA information we will communicate to you through your Saddleback College e-mail that your CADAA/FAFSA was received and we will let you know if you have Financial Aid tasks to complete with our office. Our office works by deadlines. Once we receive your CADAA/FAFSA if you do not have any Financial Aid tasks to complete your file will be processed with the deadline in which your CADAA/FAFSA was received in. If you have Financial Aid tasks to complete, your file won't be put into a deadline until ALL tasks are complete. For deadlines and disbursement schedules please visit our website at: <https://www.saddleback.edu/apply-pay/financial-aid/disbursement-information>

- Changes you make to the CADAA/FAFSA or Admissions applications, including changing your College of Record, WILL cause delays to your financial aid eligibility and disbursements, if eligible.
- If eligible, you will receive your disbursement according to the dates on the appropriate semester disbursement schedule.
- Grant disbursement amounts are based on your enrollment status and eligibility
- Unit checks are done approximately 2 weeks before each disbursement date.
- Cal Grant and Direct Loan recipients must be enrolled at least Half Time, 6 units and must have an approved academic program. If you need to update your academic program please contact Admissions and Records to update information.
- Remaining in all of your classes is critical to avoid repayment of funds received; if you receive payment for a class and drop, you may be required to repay a portion, or the entire grant back.
- If you receive Financial Aid at another school you CANNOT receive a disbursement at Saddleback College for the same payment period.
- Disbursement dates are contingent upon funding and are subject to change without notice.
- Monitor your Saddleback College student email for your financial aid status

Disbursement Schedule

2022-23 Financial Aid Disbursement Schedule



IMPORTANT!

- Financial aid eligibility is not determined until **ALL** Financial Aid Tasks have been completed.
- Refer to [Financial Aid Disbursement Methods](#) on the website for information on choosing a disbursement method.
- Disbursement deadline dates are subject to change **WITHOUT** notice.
- Your awards are based upon the number of units enrolled on the freeze date, freeze dates for each semester can be found on the [financial aid website](#).

Disbursement Eligibility Table

Units Enrolled (Per Semester)	Enrollment Status	Percentage of Award Eligible for Disbursement †
12 or more units	Full Time	100%
9.0 – 11.5 units	Three Quarter Time	75%
6.0 – 8.5 units	Half Time	50%
5.5 or less units	Less than Half Time	Pell to be determined if eligible (Not eligible for loans or Cal Grant)

†Disbursement eligibility is based on enrollment status prior to the start of the semester. Unit adjustments due to late registration and late start classes will be disbursed on the next fall/spring disbursement date after the start of classes.

Disbursement Number on Award Letter is	My 1st Fall Disbursement	My 2nd Fall Disbursement	My 3rd Fall Disbursement	My 1st Spring Disbursement	My 2nd Spring Disbursement	My 3rd Spring Disbursement
1	08/26/2022 1st 40% of Pell	09/30/2022 2nd 30% of Pell 100% SEOG/Cal Grant/SSCG	11/17/2022 Remaining 30% of Pell	01/20/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
2	09/02/2022 1st 40% of Pell	09/30/2022 2nd 30% of Pell 100% SEOG/Cal Grant/SSCG	11/17/2022 Remaining 30% of Pell	01/20/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
3	09/16/2022 1st 40% of Pell	09/30/2022 2nd 30% of Pell 100% SEOG/Cal Grant/SSCG	11/17/2022 Remaining 30% of Pell	01/20/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
4		09/30/2022 70% of Pell 100% SEOG/Cal Grant/SSCG	11/17/2022 Remaining 30% of Pell	01/20/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
5		10/14/2022 70% of Pell 100% SEOG/Cal Grant/SSCG	11/17/2022 Remaining 30% of Pell	01/20/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
6		10/28/2022 70% of Pell 100% SEOG/Cal Grant/SSCG	11/17/2022 Remaining 30% of Pell	01/20/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
7		11/11/2022 70% of Pell 100% SEOG/Cal Grant/SSCG	11/17/2022 Remaining 30% of Pell	01/20/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
8			11/17/2022 100% of Pell/SEOG/Cal Grant/SSCG	01/20/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
9			11/17/2022 100% of Pell/SEOG/Cal Grant/SSCG	01/20/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell

Disbursement Number on Award Letter is	My 1st Fall Disbursement	My 2nd Fall Disbursement	Fall Retro Disbursement (If Eligible)	My 1st Spring Disbursement	My 2nd Spring Disbursement	My 3rd Spring Disbursement
10			01/20/23 100% of Fall Pell/SEOG/ Cal Grant/SSCG	01/20/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
11			01/27/23 100% of Fall Pell/SEOG/ Cal Grant/SSCG	01/27/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
12			02/03/23 100% of Fall Pell/SEOG/ Cal Grant/SSCG	02/03/2023 1st 40 % of Pell	02/17/2023 2nd 30% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
13			02/17/2023 100% of Fall Pell/SEOG/ Cal Grant/SSCG		02/17/2023 70% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
14			03/10/2023 100% of Fall Pell/SEOG/ Cal Grant/SSCG		03/10/2023 70% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
15			03/24/2023 100% of Fall Pell/SEOG/ Cal Grant/SSCG		03/24/2023 70% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
16			04/14/2023 100% of Fall Pell/SEOG/ Cal Grant/SSCG		04/14/2023 70% of Pell 100% of SEOG/Cal Grant/ SSCG	04/28/2023 Remaining 30% of Pell
17			04/28/2022 100% of Fall Pell/SEOG/ Cal Grant/SSCG			04/28/2023 100% of Pell /SEOG/Cal Grant/ SSCG
18			05/12/2023 100% of Fall Pell/SEOG/ Cal Grant/SSCG			05/12/2023 100% of Pell /SEOG/Cal Grant/ SSCG
19			05/26/2023 100% of Fall Pell/SEOG/ Cal Grant/SSCG			05/26/2023 100% of Pell/SEOG/Cal Grant/SSCG
20			06/09/2023 100% of Fall Pell/SEOG/ Cal Grant/SSCG			06/09/2023 100% of Pell/SEOG/Cal Grant/SSCG

Nelnet Disbursements - How to Select a Disbursement Method

Saddleback College disburses Financial Aid funds to eligible Saddleback College students via Nelnet. Visit this link for more information: [Disbursement Information](#)

Nelnet offers 3 disbursement options to receive financial aid funds, if eligible.

- Your bank account via ACH direct deposit
- Direct deposit to a reloadable debit card of your choice
- Paper Check

All students **MUST** make a selection in order to avoid delay in their scheduled disbursement.

How to select a refund method to receive your Financial Aid award?

Step 1: Log into [MySite](#) and click on "My Information" on the top utility bar.

*It is recommended to use Chrome or Firefox browsers.

Step 2: Click on Financial Aid Status. *You may need to allow pop-ups in your browser window.

Step 3: Click on "Financial Aid Disbursement Method".

*Allow for pop-ups(usually accessible in the upper right corner of the browser address bar)

Step 4: Verify your profile information that was passed into the NelNet system from your MySite profile and ensure it is accurate and complete. Enter a secondary email address and click next.

Step 5: Set Up your security questions.

Step 6: Opt in or out of text messages. *Carrier rates may apply.

Step 7: Select your disbursement (refund) method and click "Save". *It is recommended that you select direct deposit to your own personal bank account or reloadable debit card of your choice, to ensure you receive your funds as quickly as possible.

Your refund selection is now complete!

It is important to keep your address up to date. If you need to update your address:

You can log into MySite at any time to edit or remove your refund method, edit your profile, view history of refunds, profile changes and email notifications.

Please note the following about your financial aid award(s):

The California College Promise Grant (CCPG) and EOPS Book assistance are financial resources available to help you meet your educational expenses and may appear on your award letter. These are not cash awards. If you have already paid your fees, you may be eligible for a refund. You must contact the Student Payment Office at 949-582-4870 to see if you are eligible for refund.

You will only be paid for classes you are actively attending and that are eligible for grant and/or loan funding.

If you dropped a class or classes, received Financial Aid Grants and are still enrolled in units, you may be in overpayment and may owe all or a portion of your disbursement back and it may affect your SAP (Satisfactory Academic Progress). For more information on the consequences of dropping a class or classes, please refer to our chapters in this guide regarding dropping classes and overpayments.

It is critical to remain in all of your classes to avoid Return of Title IV repayment. If you are receiving financial assistance at another institution or you have dropped all of your classes,

you MUST return the funds to the College. If the funds are not returned, a hold will be placed on your records and you may be reported to the Department of Education affecting your ability to receive financial aid at any other school.

If you receive all FW's/W's grade for the semester which you received Title IV funds, you may be required to repay all or a portion of those funds. Your award is contingent upon the availability of funds from the appropriate agencies and the laws and regulations which govern these programs and are subject to change.

SADDLEBACK COLLEGE INFORMATION

STUDENT SERVICES PROGRAMS

Veterans Services

The Saddleback College Veterans office provides information regarding eligibility for Veterans educational benefits. If you are a Veteran, a spouse, or dependent of a Veteran, you may be entitled to receive Veterans educational benefits. For information regarding these benefits, please call the Saddleback College Veterans office at (949) 582-4870. You may view GI Bill eligibility requirements online at www.gibill.va.gov or by calling 1-888-442-4551. Also, be sure to check out www.military.com for available scholarships.

If you are a dependent of a deceased or disabled Veteran, and a California resident you may be eligible for the California College Promise Grant. For more information on how to qualify to have your fees waived contact the Saddleback College Veterans office or the financial aid office. In addition to your Veterans education benefits you may be eligible for other forms of financial aid. Apply for additional financial aid by completing the FAFSA application online at www.studentaid.gov. Financial aid is in addition to and does not affect your Veterans education benefits.

The Veteran Center is located on the second floor of the Student Services Center SSC 208.

EOPS- Extended Opportunity Programs and Services

EOPS is a student support program that assists students by offering priority registration, counseling, a student educational plan, financial assistance for books, tutoring, university transfer assistance, career exploration assessments, university field trips, and purchasing regalia for graduating students. EOPS also offers the CARE program, which provide additional financial support to single parents and foster youth.

To be eligible for EOPS and/or CARE a student must be a California resident or an AB 540 student, qualify for the California College Promise Grant through Saddleback College financial aid and have earned fewer than 70 degree applicable college units.

For more information regarding this program, please contact the Saddleback College EOPS at 949-582-4860, or email sceops@saddleback.edu . The EOPS office is in the SSC building on the 1st floor.

To apply for EOPS, login to your Saddleback College My Site Portal at [EOPS application](#) . Once the form is completed, an EOPS specialist will contact you to attend an EOPS orientation.

Disabled Students Programs and Services (DSPS)

For individuals with disabilities, the [Disabled Students Programs and Services \(DSPS\)](#) offers services to ensure access to education through academic adjustments, services, and campus resources. For more information about the Disabled Students Programs and Services (DSPS) at Saddleback College please contact (949) 582-4885, or via email at scdsps@saddleback.edu

Additionally, The U.S. Department of Education's Federal Aid office also offers resources for students with a documented qualifying disability. There are various forms of resources from the Department of Education available for the Visually- Impaired and Blind. The forms of resources are the following:

- Free Application for Federal Student Aid (FAFSA) available in Braille.
- Student Aid Audio Guide: The student audio guide is designed to give a student a four part, 60 minute overview of the Department's Federal Student Aid Programs which consist of:
 - Application procedures
 - Eligibility criteria
 - Deferment and cancellation provisions
 - Loan Repayment

A student can request an audio guide, or any of the Federal Student Aids' publication and fact sheets in alternate formats, such a Braille, by calling the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243; TTY1-800- 730-8913) or 334-523-2691 between 8:00 a.m. and 10:00 p.m. (EST), Monday through Friday.

Saddleback College Promise Program

Saddleback College Promise Program joins the national and statewide effort to provide affordable community college education by supporting full-time students in their goals to graduate and be transfer ready in a timely manner. The Promise provides access to a high quality education tailored especially for the transfer-minded students.

The Promise provides students with free tuition and fees.

If accepted to our Saddleback Promise program, Saddleback College will cover:

- Enrollment fees (currently \$46 per unit)
- Required Material Fees (if any)
- Required Field Study Fees (if any)

- Required Student Health Fee (\$20 per semester)
- Textbook costs (up to \$300 - Students are issued a textbook voucher that can only be used at the Saddleback Bookstore(link is external) for rental or purchase of used or new required textbooks)
- Incidental costs (up to \$100)
- ASB Stamp (\$10 per semester)
- SC Student Representation Fee (\$2)

Students can find more information by emailing the Promise program at SCPromise@saddleback.edu. Or visit the website at [Saddleback College Promise Program](#).

Study Abroad / International Education Program

Saddleback College offers a variety of study abroad programs that integrate academic learning in classroom and/or field settings with exposure to different cultures and environments, as students explore the natural beauty and ecology of a foreign country; savor its foods; live among its people; visit its galleries, theaters, museums, and night clubs; and take excursions to unique heritage sites and biological reserves, all while earning transferable college credits and developing new perspectives on academic subjects and real-world issues.

The 2022-23 CCPG will waive class fees for eligible units of enrollment taken during the [Study Abroad program](#). For those students that have completed their 2022-23 FAFSA and financial aid file and who have been determined to be meeting SAP may have grants and/or a Direct Loan available to assist with the cost of the trip after the student makes initial deposits to the Study Abroad Program.

There are many ways to help fund your study abroad experience. Consider meeting with a representative from the The Financial Aid Office, as Financial Aid may be able to put together a package to cover your trip costs. In addition to speaking with your Financial Aid Office about financial aid options, you should also check with the director/faculty member in charge of your program to find out if there are any financial assistance or scholarship opportunities specific to your particular program.

Beyond these options, you can also explore scholarship offerings from external sources, such as:

[Benjamin A. Gilman Fellowships](#)
[Fund for Education Abroad Scholarships](#)
[Golden Key Scholarships](#)
[Corinne Jeannine Schillings Scholarships](#)
[Allianz Global Assistance Scholarships](#)
[GO Overseas Scholarships](#)
[LIVFund Scholarships](#)
[Foundation for Global Scholars Scholarships](#)
[Freeman-Asia Scholarships](#)
[Volunteer Forever Scholarships](#)
[Tortuga Backpacks Scholarships](#)
[Ashley's Foundation Scholarships](#)

Boren Scholarships

For questions regarding the Study Abroad Program please contact (949) 582 - 4788

Saddleback Health Services

We know your health and wellness is important. Our extraordinary team, is here for you. Saddleback College Health Services is proud to offer you several options to meet your physical and mental health needs. You now can schedule a virtual Tele-Health appointment with a doctor, nurse, or therapist by visiting <https://www.saddleback.edu/student-support/student-health-wellness-center> or you can call Saddleback College Health Center at (949) 582-4606 and schedule your in-person appointment with our staff.

Resources

Our websites are accessible 24/7 if you need additional resources as well as a much needed sense of community and support during this challenging time.

Feeling Overwhelmed?

You can turn to the Crisis Text Line by texting "BRAVE" to 741-741. Or, call the Lifeline at 1-800-273-8255. If you need a little pick-me-up and reminder of how much you matter, text "Hello" to 202-350-0299 and you will be sent mental health resources and updates from Active Minds, the nation's leading non-profit organization promoting mental health awareness and education for students.

C.A.R.E. Corner (Community Allocated Resources For Everyone)

On-Campus Services & Resources

An on-campus center supporting all students with basic needs insecurities.
How We Will C.A.R.E. for You

Connect with you 1x1

Access Resources

Refers you to partner Organizations

Empower you to create a long-term plan

Appointments

To schedule a 1x1 Basic Needs Consultation or Resource Pick-up Appointment please email scstudenthealth@saddleback.edu or call (949) 582-4606.

With any questions, please contact the Student Health Center at scstudenthealth@saddleback.edu.

Prior to your appointment you must [complete this intake form](#).

Food Resource Center (Room PE 502)

Food Request Form

Open Monday - Thursday, 11:00 am - 4:00 pm; Friday, 10:00 am - 3:00 pm; Closed everyday from 11:30 am - 12:00 pm for lunch.

Visit the [C.A.R.E. Corner Website](#) for a complete list of services.

Release of Financial Aid Information (FERPA)

(The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 C.F.R. Part 99) is a federal law that protects the privacy of educational records of all students enrolled in schools beyond the high school level. FERPA requires that information, written or verbal, regarding student education and financial aid records cannot be released to any person or agency other than the student without prior written consent. Schools must maintain that privacy, primarily by restricting the release of documents and the access provided to those records. Any educational institution that receives funds under any program administered by the U.S. Secretary of Education is bound by FERPA requirements.)

To release information to anyone other than the student, i.e. parent, grandparent, other agencies or friend, the Saddleback College Financial Aid FERPA Release form must be completed by the student in person with a picture ID each academic year. The FERPA Release form is available at the Financial Aid Office and must be submitted to the student's College of Record and may be cancelled in person.

For student confidentiality, a picture I.D. will be required when a student is requesting information from his/her financial aid file. All documents contained in student files are the property of the Saddleback College Financial Aid Office and will not be returned.

Please request and retain copies of all your paperwork before submitting it to our office.

To protect students' privacy, no detailed student information will be given over the phone, email or via the internet. For more detailed information regarding FERPA, please review the Saddleback College website [Family Education Rights and Privacy Act Information](#).

Student Email Accounts

Saddleback College students are assigned a free student email account through Microsoft's Office 365 for Education. A Saddleback College email account is the only approved method of formal communication between Saddleback College and students. It is important that students check their student email daily for the following reasons:

1. A Saddleback College email account is the only approved method of formal communication between Saddleback College and students.
2. The financial aid department will use the Saddleback College Student email to communicate with students regarding their financial aid

applications, steps to complete their financial aid file, as well as updates and additional opportunities, such as scholarships.

3. Important notices from Admissions and Records, professors/instructors, counselors and many other campus resources are sent directly to the Saddleback College student email account. For more information on accessing your student email account, please visit the [Student Technical Support website](#).

Voter Registration

Voter registration forms are available to students, faculty, and staff.

To Obtain a Paper Voter Registration Application

If you would like to register using a paper voter registration application, you can pick one up at your county elections office, library, Department of Motor Vehicles offices, or U.S. post office. It is important that your voter registration application be filled out completely and be postmarked or hand-delivered to your county elections office at least 15 days before the election.

To request a paper voter registration application be mailed to you, please call (800) 345-VOTE (8683).

Elections and Voter Information: <http://www.sos.ca.gov/elections/> Register to vote Online: <http://www.sos.ca.gov/elections/>

Accountability

Updating and maintaining accurate student information is a shared responsibility between the student and Saddleback College. If at any time, an error or conflicting information on the CADAA/FAFSA Application is determined, it is the responsibility of both Saddleback College and the student to correct/resolve the issue.

Please be advised that if you have submitted documentation that contains errors to financial aid in support of your financial aid file, it is important that you notify our office immediately. Failure to notify our office of any changes, such as application corrections or a change in student information will result in a delay in determining your eligibility for aid as well as a delay in the disbursement of funds. Once a correction/update is made to the application please be advised that it may result in an adjustment in aid and/or award amounts. In some cases the student and/or Saddleback College may be responsible for the immediate repayment of funds already disbursed. It is our primary goal to assist Saddleback College students in receiving their financial aid in a timely manner.

Transferring your Financial Aid from Another College to Saddleback College

Financial aid does not automatically transfer from one institution to another. You must reapply each year to continue receiving federal and state financial aid. You may only receive financial aid funding from one institution per semester.

You may receive the CCPG(tuition fee waiver) from more than one community college at a time.

If you are transferring to Saddleback College , you must add Saddleback College to your CADAA or FAFSA application by one of the following methods:

FOR CADAA APPLICANTS

1. Using your student information log into: www.caldreamact.org.
2. Add the Saddleback College school code: 00891800
3. You will then receive a communication, via email, from Saddleback College (to your Saddleback College student email address) letting you know what is required to complete your file with Saddleback College.

FOR FAFSA APPLICANTS

1. Using your FSA ID, go to www.studentaid.gov. Under “Returning User” choose “Add a School Code” and follow the directions to add Saddleback College using our school code (008918). Or,
2. Add the Saddleback College school code (008918) on the indicated page of your Student Aid Report (SAR), sign it, and mail it to the address listed at the bottom of page under, “If you made changes.” Or,
3. Call the Federal Student Aid Information Center at 1-800-433-3243 and request to have Saddleback College added to your SAR. Have the following information ready:
 - Name and Date of Birth
 - DRN Number (Located on page 1 of your SAR)
 - Social Security Number
 - Saddleback College’s School Code: 008918

Within a few weeks, you will receive a new SAR from Federal Student Aid by mail or email. Saddleback College will receive your information electronically. You will then receive a communication, via email, from Saddleback College(to your Saddleback College student email address) letting you know what is required to complete your file with Saddleback College .

If you have not yet set up your Saddleback College e-mail account, you will want to do so at [Student Technical Support](#) and follow the steps to set up your email account.

1098-T

The Form 1098T (Tuition Payments Statement) will be mailed to the address you have on file with Admissions and Records late January for the previous tax year if you were enrolled in courses at Saddleback College. The 1098T Form is used to calculate any student tax credits you may be eligible for. You or your parents may be able to take either the tuition and fees deduction or claim an education credit on your tax return for the qualified tuition and related expenses that were actually paid in the year.

If you have any questions regarding the information on your 1098T Form, please contact the 1098T hotline: 949-348-6098.

Saddleback College financial aid staff cannot answer tax questions so for any other information regarding the 1098T eligibility and how to figure out the tax credit.

Please contact your tax preparer or the IRS at 1-800-829-1040 or www.irs.gov. Tax credits for students may change from year to year so be sure to view any updates on the IRS website. More information on education tax credits can be found online at <https://studentaid.ed.gov/sa/types/tax-benefits>.

California Domestic Partner Rights Act

What is the California Domestic Partners Rights and Responsibilities Act?

The California Domestic Partner Rights and Responsibilities Act (AB 205), which went into effect on January 1, 2005, extends the same rights, protections, responsibilities, obligations, and benefits to registered domestic partners as those extended to married couples. You inform the Saddleback College financial aid office that you are in a registered domestic partnership or that your parents are in a Registered Domestic Partnership. Financial aid will reevaluate the student's California College Promise Grant (CCPG) eligibility. Aid eligibility may increase or decrease.

You are in a Registered Domestic Partnership (RDP). In that case, you will be treated as an independent married student to determine eligibility for state-funded financial aid (CCPG and Cal Grant). You will need to provide income and household information for your domestic partner. California's recognition of registered domestic partnerships for federal student financial aid programs does not apply.

If you are a dependent student and your parent is in a Registered Domestic Partnership, you will be treated the same as a student with married parents and income and household

Information will be required for the parent's domestic partner to determine eligibility for state funded student financial aid.

These provisions apply to state funded student financial aid ONLY and not to federal student financial aid.

For more information visit: <http://www.csac.ca.gov/post/california-domestic-partner-rights-and-responsibilities-act-2003>.

FREQUENTLY ASKED QUESTIONS

Q. Where can I get help completing my CADAA or FAFSA Application?

A. The financial aid office schedules CADAA/FAFSA Application workshops each semester to assist you in filling out your CADAA or FAFSA Application online. See announcement flyers or visit our [Events and Workshops](#) website for future workshops and dates.

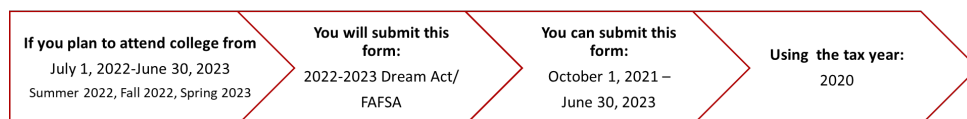
Help is available on the CADAA website (<https://dream.csac.ca.gov>) and the FAFSA website (www.studentaid.gov) as you enter the information. In the CADAA/FAFSA application, the “Hint” box on the right side of the application explains why the information is needed and hints on how to answer the question. As you enter and move to the next page, the “Hint” box stops you if the information is incomplete and prompts you on the questions that are incorrect or over-looked.

For help with the CADAA, customer service representatives are available at 1-888-224-7268. FAFSA on the Phone is a non-Web, paperless alternative to completing the FAFSA. With the assistance of customer service representatives, students are given the flexibility to complete the FAFSA by relaying their information over the phone at 1- 800-433-3243.

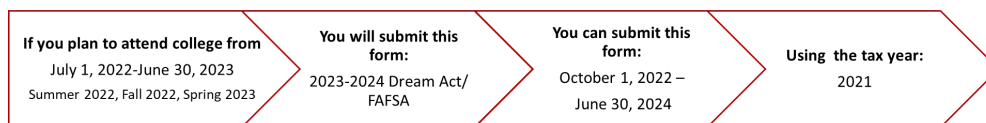
Q. Do I need to apply for financial aid each semester and when do I re-apply for the California College Promise (CCPG) Grant and Cal Grant?

A. No, not every semester. The FAFSA and CADAA Application must be filled out for each academic year. Applications are available on October 1st for the following academic year. Completing the FAFSA early each year assists in determining eligibility for all types of financial aid (PELL, FSEOG, CCPG, Cal Grant, etc.) Completing the CADAA early each year assists in determining eligibility for the CCPG and Cal Grant. By filling out the FAFSA or CADAA, you will automatically be considered for the CCPG for the academic year, beginning with summer and ending with spring (summer, fall, winter, and spring). To qualify for the Cal Grant, you must complete and submit the FAFSA or CADAA posted deadlines each year. Once awarded the Cal Grant, you must reapply each year by submitting the FAFSA or CADAA by posted deadlines to maintain your eligibility status.)

2022-2023 Award Year



2023-2024 Award Year



2022-23 Application is for summer 2022, fall 2022, winter 2023, spring 2023, *summer 2023 (Pell Only)

2023-24 Application is for summer 2023, fall 2023, winter 2024, spring 2024, *summer 2024 (Pell Only)

Q. I submitted my FAFSA and received my SAR (Student Aid Report). Do I need to do anything else?

A. Maybe! Completing the FAFSA is only the first step in applying for financial aid. Some students will have additional tasks/actions to submit. These items will be posted on your [My Financial Aid Portal](#).

A current admissions application is also required. Financial aid will receive the application information electronically within a few days of submittal.

You will be notified through your Saddleback College student email if you have tasks/actions required to complete your financial aid application. After your tasks/actions have been submitted, your file will be reviewed for eligibility, and you will be notified by email of your status. Your award will be available on Saddleback College My Financial Aid Portal. Not all students will have required documents/actions listed.

Q. Why do I have to use my parent's information on the CADAA/FAFSA application if I don't live with them and they don't give me any money for school?

A. For financial aid purposes, the U.S. Department of Education & the state of California classifies all applicants into two categories: *Dependent and Independent students*. Dependency status is determined by the questions in step three of the CADAA/FAFSA.

- If you answer "NO" to every question in step three of the CADAA/FAFSA, you are a Dependent student.
- If you answer "YES" to any of the questions in step three of the CADAA/FAFSA, you are an Independent student. Dependent students must include their parent's income information on the CADAA/FAFSA.

Whether or not you live with your parents, they claim you on their tax return, or they give you money are NOT factors in determining dependency status. Please see our "Dependent or Independent" section in this guide for additional information.

Q. My parents make a lot of money. Is it a waste of time to apply for financial aid?

A. No! The only way to find out if you are eligible for financial aid is to submit the CADAA/FAFSA. If you do not qualify for the Federal Pell Grant, you may still be eligible for other types of aid such as the California College Promise Grant or the Cal Grant. If you do not fill out the CADAA/FAFSA, you could be disqualifying yourself from getting financial aid. There is no fee charged to apply for financial aid.

Q. Why does it sometimes take so long to process a financial aid application and what can I do to avoid delays in the processing of my application?

A. To avoid any delays in the processing of your financial aid application be sure to accurately enter the information and review and recheck the application before submitting. Applications with conflicting or inaccurate information may require a correction, which may mean a delay in the overall process. Whenever possible, when completing a FAFSA you should use the IRS Data Retrieval tool to retrieve your and/or your parents income information directly from the IRS. Remember, completing the financial aid application is just the first step in the application process.

You must submit required tasks/actions to complete your financial aid file, if required on your portal at <https://saddleback.verifymyfafsa.com> so that the awarding process may continue if needed. The financial aid office will not be able to process an application with missing documents or conflicting information.

Q. Why is the grant money I received less than the amount listed on my award letter?

A. The amounts listed on your award letter are the awards for a full-time student (12 units each semester, fall and spring).

- Your actual disbursements may be less depending on the number of units you are actually enrolled and attending at the time of disbursement. Keep in mind that grants are disbursed in payments throughout the semester. The amount you receive may not reflect the entire semester award.
- Late starting class units will be considered on the disbursement date following the start of the class.
- If you have an approved financial aid Satisfactory Academic Progress appeal, you will only be paid for classes on your MAP

Q. Do I have to be enrolled full-time to receive financial aid?

A. No, but there are certain unit requirements for different awards. You may be enrolled in any number of units to receive the *CCPG*.

Students eligible for *Cal Grant* must be enrolled in at least 6 units to receive disbursement.

With the *Pell Grant*, the amount of money disbursed depends on the number of units a student is enrolled in each semester and the student's Pell grant eligibility. In some cases, a student may have to be enrolled at least half time (6-8.5 units) or $\frac{3}{4}$ time (9- 11.5 units) to receive the Pell Grant. That is determined by the information submitted on the FAFSA and the calculation of the EFC (Expected Family Contribution) by the Department of Education.

Q. What happens to my financial aid if I drop classes? Do I have to pay back the money?

A. That depends on when you drop the classes. If you drop classes after the disbursement of aid, your future payments will be adjusted to reflect your new enrollment status (number of units). Once this is updated, you will be notified if you must pay back any overpayment of financial aid. If you withdraw from all of your classes you will be notified if you must repay any overpayment of financial aid.

Try to avoid a complete withdrawal by seeking advice from academic counselors and/or your instructors before withdrawing. In addition to possible repayment, you may face Satisfactory Academic Progress problems. Dropping classes could affect your GPA and Pace of Progression percentage. Please see the SAP chapter in this guide for more information.

Q. Why does the financial aid office limit the kind of information it gives over the phone or via email?

A. Financial aid does not release certain information over the phone or via email in order to protect the student's right to privacy as stated in the Family Educational Rights and Privacy Act (FERPA). If you need specific information about your financial aid file and/or disbursement, please come to the financial aid counter with a picture ID and our trained staff can answer your questions. Please see the FERPA chapter in this guide for more information.

Q. Why am I no longer eligible for the California College Promise Grant (CCPG)?

A. If you do not maintain a GPA of 2.0 or higher and/or complete more than 50 percent of your coursework for two consecutive primary terms (Fall/Spring), you lose your eligibility. You will be notified within 30 days of the end of each term. In order to regain eligibility for the grant you can do one of the following:

- file an appeal **OR**
- not attend your school district for two consecutive primary terms **OR**

improve your GPA and/or course completion to meet academic and progress standards.

FINANCIAL ASSISTANCE COMMON ACRONYMS

Ability-to-Benefit - One of the criteria used to establish student eligibility in order for students to receive Title IV program aid is that a student must have earned a high school

diploma or, its equivalent. Students who are not high school graduates, or have not earned a GED Certificate, can demonstrate that they have the "ability to benefit" from the education or training being offered by passing an approved ability- to-benefit (ATB) test or complete six semester approved units. New students will be required to have a high school diploma, GED, or pass a High School Proficiency test to satisfy the Ability-to-Benefit requirement for financial aid.

Academic Year - A period of time that schools use to measure a quantity of study. For example, a school's academic year may consist of a fall and spring semester during which a full-time undergraduate student must complete 24 semester hours. Academic years vary from school to school and even between educational programs at the same school.

Accreditation - The school must meet minimum academic standards, as defined by an accrediting body recognized by the U.S. Department of Education, to be eligible to participate in the administration of federal student aid programs.

Accrue - The process where interest accumulates on a student loan.

Agency Verification – The process by which a student requests in writing verification of financial aid eligibility to be submitted to a third-party agency.

Award Letter - The award letter explains the type(s) and amount(s) of financial aid the student may be eligible for based on various determining factors. Award emails are to your Saddleback College email sent the week of disbursement.

Borrower – An individual who signed and agreed to the terms in a loan promissory note and is responsible for repaying a loan.

CCPG (California College Promise Grant): A fee waiver that is used to waive tuition fees and reduce parking fees. You must be a California Resident to receive the CCPG. CCPG is NOT a cash award.

Cal SAR (California Dream Act Application Student Aid Report): The Cal SAR contains information that the student originally reported on the CADAA, the results of eligibility and expected family contribution determinations information. The Cal SAR results will inform a student if the CADAA is complete or if corrections are needed to determine state-aid eligibility.

Capitalized - With certain loans, such as the subsidized loans, the U.S. Department of Education pays the interest that accrues on a loan while the student maintains at least half-time enrollment, and during periods of deferment. However, with subsidized loans in forbearance and unsubsidized loans in any status, a student is responsible for paying interest as it accrues. When interest on these loans are not paid during accrual, the interest is capitalized, or added to the principal balance, which increases the outstanding principal amount due on this loan.

Consolidation - The process of combining one or more loans into a single new loan.

Cost of Attendance (COA) - The total annual cost of attending college for any given academic year. The COA includes tuition and fees, room and board, allowances for books, supplies, transportation, loan fees, and, if applicable, dependent care. It also includes miscellaneous and personal expenses.

Default - If a student does not repay a loan according to the terms and agreements of the signed promissory note, the student may enter into a default status. A student's credit status, future financial aid, purchasing cars, a house, and IRS refund may be affected if a loan is in a default status.

Dependent student - A student who does not meet one of the criteria for an independent student on the financial aid application(s), such as: Be at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, or someone with legal dependents other than a spouse.

Disbursement - Scheduled dates in which students will be disbursed financial aid (may include Pell Grant, SEOG, Cal Grant, Loans). *For a list of the 2022-23 disbursement scheduled dates, please see the disbursement schedule section of this consumer guide.

Direct Loans - William D. Ford Federal Direct Loan (Direct Loan) Program. Eligible students borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Stafford Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans). You must repay these loans directly to the U.S. Department of Education or the assigned servicer.

E-sign: A 5-digit number created by students to electronically sign webforms in the My Financial Aid Portal . Parent Task Portal Users will E-sign with their separately created password.

Educational Goal - A program of organized instruction or study that leads to an academic, professional, vocational degree or certificate and other recognized educational credentials. To receive financial aid, you must be working towards an eligible educational goal. Please see the financial aid counter for more information.

Enrollment Status - The number of hours/units of active attendance per semester at Saddleback College.

Expected Family Contribution - Your Expected Family Contribution (EFC) is the number used to determine your possible eligibility for financial aid. This number results from the financial and household information you provided on your FAFSA/Dream application. Your EFC number is located on your Student Aid Report (SAR).

Full-time – 12 or more hours/units of active enrollment per semester at Saddleback College

Grace period - After borrower's graduate, leave school, or drop below half-time enrollment, loans that were borrowed have six months before repayment is due. This

period is known as the "grace period." Interest accrues on loans during grace periods, and this interest is capitalized when borrowers' loans enter repayment.

Half-time – 6-8.5 hours/units of active enrollment per semester at Saddleback College.

Independent Student - An independent student meets the criteria on the CADAA/FAFSA to list only his/her (and spouse if applicable) information.

Interest - A loan expense charged by the Department of Education and paid by the borrower for the use of borrowed money.

Less than half-time – Fewer than 6 hours/units of active enrollment per semester at Saddleback College.

National Student Loan Data System (NSLDS) - NSLDS receives data from schools, guaranty agencies and U.S. Department of Education programs. By using your FSA ID, you can obtain information about your federal loan(s) and Pell Grant awards and history, outstanding balances, the status of your loans and disbursements made. You can access NSLDS at www.nsls.ed.gov.

Nelnet - Saddleback College disburses financial aid funds to eligible Saddleback College students via Nelnet.

Principal - The amount of money borrowed by the student. Depending on loan type, interest will accrue on this amount.

Promissory Note - A promissory note is a binding legal document you sign when you get a student loan. It lists the conditions under which you are borrowing and the terms under which you agree to pay back the loan. The promissory note will include information on how interest is calculated and what deferment and cancellation provisions are available to the borrower. It is very important to read and save this document. You will need to refer to your promissory note later when you begin repaying on your loan, or at other times when you need information about provisions of the loan, such as deferments or forbearances.

Refund Preference – Students eligible to receive financial aid funds are required to choose their preferred method of disbursement.

Satisfactory Academic Progress - To be eligible to receive student financial aid, you must meet and maintain your college's standards of satisfactory academic progress (SAP) toward a degree or certificate offered by that institution. Please refer to our SAP section on this guide for additional information.

Student Aid Report - Your Student Aid Report (SAR) summarizes the information you submit on your application for financial aid and provides you with your Expected Family Contribution (EFC).

Subsidized - A loan for which a student borrower is not responsible for the interest until they have stopped attending school or dropped below half-time enrollment status.

Task status -- Additional documentation required by the Financial Aid office based on the information provided in the CADAA/FAFSA application are listed in the My Financial Aid Portal at <https://saddleback.verifymyfafsa.com>

Three-quarter time – 3/4 time refers to attending 9 to 11.5 hours/units of active enrollment per semester at Saddleback College.

Unsubsidized - A loan for which the student borrower is fully responsible for paying the interest while they are in school, regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues until repaid in full

STUDENT RIGHTS

The Saddleback College Student Financial Aid Rights are found on the Financial Aid website [here](#)

STUDENT RESPONSIBILITIES

The Saddleback College Student Financial Aid Responsibilities found on the Financial Aid website [here](#)

Updating and maintaining accurate student information is a shared responsibility between the student and Saddleback College. If at any time, an error or conflicting information on the CA Dream Application/FAFSA is determined, it is the responsibility of both Saddleback College and the student to correct/resolve the adjustment in aid and/or award amounts. In some cases, the student and/or Saddleback College may be responsible for the immediate repayment of funds already disbursed.

Please be advised that if you have submitted documentation that contains errors to financial aid in support of your financial aid file, it is imperative that you notify our office immediately. Failure to notify our office of any changes, such as application corrections or a change in student information will result in a delay in determining your eligibility for aid as well as a delay in the disbursement of funds. It is our primary goal to assist Saddleback College students in receiving their financial aid in a timely manner.

USEFUL REFERENCES

APPLY FOR THE FAFSA ONLINE AND REVIEW FEDERAL STUDENT AID INFORMATION

www.studentaid.gov

APPLY FOR A FSA ID NUMBER

<https://studentaid.gov/fsa-id/create-account/launch>

FEDERAL STUDENT AID INFORMATION CENTER

1-800-4FEDAID (1-800-433-3243)

CAL GRANT PROGRAMS

<https://csac.ca.gov>

1-888-CALGRANT (1-888-224-7268)

<https://mygrantinfo.csac.ca.gov>

CALIFORNIA DREAM APPLICATION

<https://dream.csac.ca.gov>

CALIFORNIA STUDENT AID COMMISSION

www.csac.ca.gov

CALIFORNIA CHAFEE GRANT FOR FOSTER YOUTH

<https://chafee.csac.ca.gov>

NATIONAL STUDENT LOAN DATA SYSTEM

www.nslds.ed.gov

LOAN ENTRANCE/EXIT COUNSELING

<https://studentaid.gov>

GOLDEN STATE SCHOLAR SHARE & GOVERNOR'S SCHOLARSHIP

www.scholarshare.com

SOCIAL SECURITY OFFICE

www.ssa.gov

1-800-772-1213

IRS- STUDENT TAX CREDITS, COPIES OF TAXES

www.irs.gov

1-800-829-1040

TRANSCRIPT TYPES AND WAYS TO ORDER THEM

<https://www.irs.gov/individuals/tax-return-transcript-types-and-ways-to-order-them>

4506-T: Request for Transcript of Tax Return (transcript and other return information)

<https://www.irs.gov/pub/irs-pdf/f4506t.pdf>

IMMIGRATION AND CITIZENSHIP

www.uscis.gov

1-800-375-5283

AMERICORPS STATE AND NATIONAL

www.americorps.gov

FINAID- STUDENT SMART GUIDE TO FINANCIAL AID

<https://finaid.org>

COLLEGE PATHWAYS

www.cacollegepathways.org

SADDLEBACK COLLEGE STUDENT EMAIL TUTORIAL

<https://www.saddleback.edu/student-support/technical-help>

CALIFORNIA CAREER ZONE:

[HTTP://WWW.CACAREERZONE.ORG](http://www.cacareerzone.org)

SCHOLARSHIP SEARCH SITES:

www.fastweb.com

www.scholarsite.com

www.scholarships.com

www.cashforcollege.com

www.scholarshiphunter.com

DEFERRED ACTION FOR CHILDHOOD ARRIVALS(DACA):

www.immigrantsrising.org

www.weownthedream.org

FINANCIAL AID LITERACY-FREE FOR SADDLEBACK COLLEGE STUDENTS

[Financial Wellness Center](#)

Please view the Saddleback College Student handbook at:

<https://www.saddleback.edu/uploads/counseling/saddlebackhandbook22-23.pdf> for the following important regulations and policies:

- Copyright Infringement policies in the code of conduct under “rights and responsibilities”
- Drug violation notification policies in the code of conduct under “rights and responsibilities” and under the drug section

Please view the Saddleback College Student Catalog at:

<https://www.saddleback.edu/catalog> for the following important regulations and policies:

- Institutional policies regarding vaccinations in health requirements under “limitations of enrollment”
- Transfer of credit in Transfer Tips under “Requirements

To view the “Equity in Athletics Disclosure Act” report go to: <http://ope.ed.gov/athletics>

ENGLISH/SPANISH GLOSSARY

A

Ability-to-benefit	capacidad para beneficiarse
Ability-to-benefit test	examen de capacidad para beneficiarse
Academic year	año académico
Address (permanent mailing address)	dirección (dirección de correo permanente)
Admission	admisión
Adopted child	niño adoptivo
Alien registration number (A-number)	número de registro extranjero
Application	solicitud, formulario de solicitud
Area code	código de área, prefijo de teléfono
Armed Forces	fuerzas armadas, ejército
Award letter	carta de concesión de beca
Award year	año de concesión de beca
Award, financial aid	concesión de ayuda financiera

B

Bank account	cuenta bancaria, cuenta en el banco
Bank deposit	depósito bancario
Birth certificate	acta de nacimiento, partida de nacimiento
Borrow	prestar, obtener un préstamo, pedir prestado
Budget	presupuesto
Business	negocio

C

Central Processing System (CPS)	Sistema Central de Procesamiento
Certificate	certificado
Child care	cuidado de niños, cuidado infantil, cuidado de menores
Child care provider	persona (o entidad) que cuida niños
Citizenship status	condición migratoria o de ciudadanía
Code (Title IV code)	código (Código de Título IV)
College	universidad
Community college	institución postsecundaria de dos años
Community service	servicio comunitario, servicio a la comunidad
Completing the FAFSA	completar la aplicación para ayuda financiera
Consent	consentir en; consentimiento
Consortium agreement	acuerdo de consorcio
Cost of attendance	costo de estudio

D

Data Release Number (DRN)	Número de Divulgación de Datos
Default (on a loan)	falta de pago (a un préstamo)
Deferment (loan repayment)	aplazamiento de pago
Demonstrated financial aid	necesidad financiera demostrada
Department of Education	Departamento de Educación
Dependency	dependencia
Disabled	discapacitado, incapacitado
Driver's license	licencia de conducir, licencia de manejar

E

Earnings	ganancias, ingresos, sueldo
Education expenses	gastos de estudio
Email	correo electrónico, mensaje electrónico
Enrolled	inscrito
Enrollment period	periodo de matricula
Expected Family Contribution (EFC)	contribución/Aporte Esperado de la Familia
Extenuating circumstances	circunstancias extenuates

F

FAFSA on the Web	FAFSA en la web
Federal school code	código federal de la institución postsecundaria
Federal Work-Study Program	programa federal de trabajo y estudio
Field of study	campo de estudio
Financial aid administrator	administrador de ayuda financiera
First name	primer nombre
Forbearance	indulgencia
Free Application for Federal Student Aid (FAFSA)	solicitud gratuita de ayuda federal para estudiantes
Full-time student	estudiante de tiempo completo

G

General Education Development (GED) Certificate	educativa general certificado de formación
Grace period	periodo de gracia
Grade level	nivel de estudio, nivel escolar
Grade point average.	promedio de calificaciones, promedio de notas, promedio académico
Grant	beca

H

Head of household	cabeza de familia
High school equivalency test	examen de equivalencia de escuela secundaria
Home schooling	enseñanza en el hogar, escolarización en el hogar
Honorable discharge (Armed Forces)	retiro honorable de las fuerzas armadas
Hope tax credit	crédito tributario "Hope"

I

Income	ingresos
Taxed income.	ingresos tributables (o libre de impuestos)
Independent student	alumno independiente
Interest rate	tasa de interés
IRS form 1040	formulario de IRS 1040

J

Job application	solicitud de empleo
Job placement	colocación laboral

L

Last name	apellido
Legal dependent	dependiente legal
Legal residence	residencia legal
Living expenses	gastos de subsistencia
Loan	préstamo

M

Marital status	estado civil
Master Promissory Note (MPN)	pagaré maestro, pagaré único, pagaré principal
Middle initial	inicial (del segundo nombre)
Military	fuerzas armadas, militar

N

National student loan data system	sistema nacional de información sobre los préstamos educativos
Need	análisis, cálculo de la necesidad financiera
Need-based programs	programa que otorga ayuda según la necesidad financiera
Nursing	enfermería, profesión de enfermero

O

Office of Inspector General	oficina del inspector general
Online FAFSA	FAFSA electrónica
Overpayment	pago en exceso

P

Paper FAFSA	FAFSA impresa, la versión impresa de la FAFSA
Paper SAR.	SAR impreso, la versión impresa del SAR
Password	contraseña
Pell grant	beca federal
Permanent mailing address	dirección postal permanente
Permanent resident	residente permanente
Permanent telephone number	número de teléfono permanente
PIN (personal identification number)	PIN (número de identificación personal)
Power of attorney	poder, poder legal

Q

Qualification	requisito
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R

Repaying your student loans	cómo pagar sus préstamos estudiantiles
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S

Satisfactory Academic Progress (SAP)	progreso académico satisfactorio
Scholarship	beca
Social security	seguro
Social Security Number	número de seguro social
Spouse	cónyuge, esposa/esposo
State of legal residence	estado de residencia legal
Student Aid Report (SAR)	informe de ayuda estudiantil
Student eligibility	elegibilidad de los estudiantes

Student financial
aid/student financial
assistance.

ayuda financiera estudiantil

T

Taxable income
Teacher

ingresos sujetos a impuesto
maestro, docente, profesor

U

U.S. Department of
Education
U.S. permanent
resident
Unmet need

departamento de educación de
EE UU
residente permanente de EE
UU
necesidad (financiera) no
cubierta

V

Verify
Veteran

verificar, comprobar, confirmar
veterano de las fuerzas
armadas

W

W-2 form
Wages

formulario W-2
salario, pagos por trabajos

Z

Zip code.

código postal, zona postal

CONSORTIUM AGREEMENT

South Orange County Community College District- Saddleback College/Irvine Valley College Blanket Consortium Agreement

As allowed in the Code of Federal Regulations, 34CFR 668.5

This blanket consortium agreement is for the purpose of providing federal and state financial assistance to South Orange County Community College District students enrolled at Saddleback College and/or Irvine Valley College. It covers enrollment for on campus classes, online classes and study abroad courses.

This consortium agreement is effective beginning the Fall 2017 Semester with no end date.

The home school will be the college where the student submits their admission's application and where the student is seeking a degree. The home school will be responsible for:

1. Determining eligibility;
2. Disbursing aid;
3. Monitoring enrollment;
4. Monitoring and resolving over awards;
5. Administering the Return of Title IV regulations;
6. Administering Satisfactory Academic Progress;
7. Cost of attendance information (enrollment fees, other program costs, etc.) at all colleges;
8. Enrollment information (class name, unit value, registration status, cancellation and withdrawal dates, etc.) for the classes in which the students enroll at all colleges; and
9. Enrollment periods for all classes

The college where the student has applied for financial aid is considered to be the College of Record. The college, that is not the College of Record, agrees to not disburse financial aid to students who have chosen the other college as their college of record.

This agreement will remain in effect indefinitely. Any college within South Orange County Community College District may initiate a revision to the agreement. Revisions must be mutually agreed on before the conclusion of spring semester to take effect by the next award year. This agreement may be rescinded upon mutual consent among either college within the South Orange County Community College District.

California Community College Online Education Initiative

Federal Financial Aid Consortium Agreement

The Federal Financial Aid consortium agreement is a written agreement between two or more Title IV eligible institutions enabling students to take coursework at different institutions simultaneously for the purpose of completing a degree while recognizing registration at each location for financial aid purposes.

Per federal regulations, a student may receive federal financial aid from only one school during any given semester. The consortium agreement allows the degree granting institution (**Home College**) to count courses being taken at the host school (**Teaching College**) in the aid calculation.

This Federal financial aid consortium agreement pertains to elements related to student Financial Aid operations at all California Community Colleges who are eligible to participate in Title IV Federal Financial Aid funding, as defined by Section 34 CFR 668.5.

Please select your college:

*Saddleback College ▼

is entering into this Federal Financial Aid Consortium agreement in accordance with Student Aid General Provisions and is considered in effect beginning on date of agreement execution until otherwise cancelled.

Definitions

CCC Online Education Initiative (OEI): The California Community College (CCC) initiative, funded by the CCC Chancellor's Office that provides support to college online teaching and learning programs and coordinates resources and services available to the entire CCC system.

OEI Federal Financial Aid Consortium College: A California Community College (**Home College**) that has agreed through the execution of the Financial Aid Consortium Agreement to recognize registration at another Title IV eligible California Community College (**Host/Teaching College**) for purposes of awarding federal financial aid.

OEI Home College: Any California Community College, eligible to participate in Title IV Federal Financial Aid Programs, where the student has first completed the matriculation process, is currently enrolled, and is seeking a degree or certificate program from said college.

Host or Teaching College: Any California Community College, eligible to participate in Title IV Federal Financial Aid Programs, where the student is taking part of his or her program requirements.

Institutional Enrollment Definition

The college where the student first completes the application for admission as well as the following matriculation steps will be designated as the **Home College**.

- Completion of English and Math placement assessments
- Completion of New Student Orientation
- Development of an education plan

The college that will grant the degree or certificate will be the designated Home College.

Cost

Enrollment fees for all participating California Community Colleges, for each academic year, are identical, and are subject to change based on legislative actions.

Students determined to be Non-Residents of California are expected to pay Non-Resident fees as well as enrollment fees.

Local/Campus-Based fees vary with each **Home College** and will be fully identified on the Financial Aid Award Letter.

The Cost of Attendance (COA) will be determined by the **Home College**, based on campus policies and in accordance with federal and state guidelines. The COA and associated fees are subject to review on an annual basis.

The Cost of Attendance (COA) will be fully detailed & disclosed on the Financial Aid Award Letter, provided by the **Home College**.

Student Enrollment Status

To participate in the Exchange, the student must be enrolled in at least 6 units at their designated **Home College**.

The enrollment status of the OEI Exchange student may be the sum of all units in which the student enrolls at both the **Home and Teaching College**.

Financial Aid Eligibility, Award Calculation and Disbursement

Financial aid eligibility, award calculation and disbursement for an OEI Exchange student is conducted by the designated **Home College**.

The calculation of the financial aid award is based on the Cost of Attendance (COA), as determined by the **Home College**, minus the Expected Family Contribution (EFC).

Financial Aid award packages will vary based on student eligibility, available of funds and program participation.

The designated **Home College**, at the time of the award, will be responsible for the disbursement of Federal Financial Aid.

Satisfactory Academic Progress

Financial Aid Offices establish standards of Satisfactory Academic Progress (SAP) in accordance with federal regulations (*34 Code of Federal Regulations Section 668.34*), which may vary from college to college.

To be eligible for Financial Aid, students within the OEI Exchange must meet or exceed these standards in accordance with the **Home College SAP policy**. Failure to maintain these standards may result in loss of financial aid eligibility.

The standards apply to all financial aid recipients and to all college coursework taken including coursework taken from outside colleges if that coursework has been submitted and appears on the transcript.

Financial Aid funds will be disbursed to students who are in compliance with the Home College's Satisfactory Academic Progress guidelines.

Return of Title IV Funds (R2T4)

Federal Title IV financial aid funds are awarded under the assumption that a student will remain in attendance for the entire semester for which the funds were awarded. Students who withdraw from all courses 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 pay any unearned financial aid they may have received in accordance with Return to Title IV guidelines as mandated by the U.S. Department of Education.

The calculation for the Return of Title IV Funds (R2T4), notification to the student and any return of any funds, will be the **responsibility of the student's designated Home College**.

Record Keeping

The student's **designated Home College** will be the office of record for Title IV Federal Financial Aid administration.

Student financial aid records will be retained by the Financial Aid office of record, including the procedures for determining student financial aid eligibility, calculating awards, disbursing funds, monitoring satisfactory academic progress (SAP) and, returning funds (R2T4) in the event the student withdraws.

To support the administration of Title IV funding and compliance with above-referenced processes, the **Home College** will have access to, through an administrative dashboard, regular reports and notifications, including but not limited to, course enrollment, drops, withdrawal data and final grades.

Adherence to Title IV Regulations

College will ensure compliance with this Agreement, and all Title IV financial aid regulations as it pertains to this agreement. The **Home College** reserves the right to exclude Exchange Course units from the determination of Financial Aid should there be a conflict with Title IV Federal requirements.

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Anthony Becerra

District Financial Aid Director or Designee

05/13/2022

Date

...3431343733

Elliot Stern

College President or Designee

05/13/2022

Date

DocuSigned by:

Connie Cavanaugh

1AACBE16146F41E...

Connie Cavanaugh

5/26/2022

Executive Director of Fiscal Services

SCVPSS-SUPP-5288-2022

Financial Aid Disclaimer

All applications for financial aid programs (i.e., student loans, work compensation, grants, scholarship, special funds, subsidies, prizes, etc.), will be considered by the Saddleback College without regard to ethnic group identification, national origin, religion, age, gender, gender identity, gender expression, race or ethnicity, color, ancestry, genetic information, sexual orientation, physical or mental disability, pregnancy, veteran or military status, or any characteristic listed or defined in Section 11135 of the Government Code or any characteristic that is contained in the prohibition of hate crimes set forth in subdivision (1) of Section 422.6 of the California Penal Code, or any other status protected by law, is strictly prohibited.

It is the policy of the South Orange County Community College District to fully comply with the requirements of the Americans with Disabilities Act Board Policy 5506. Consistent with that policy, disability accommodations will be provided as needed for program access, upon request. Please contact Michael Hoggatt, Disabled Students and Program Services Coordinator via email at scdsps@saddleback.edu, by phone at (949) 348-6057, or by TTY/Videophone at (949) 582-4430 for needed accommodations or alternate formats.

Todas las solicitudes para programas de asistencia financiera (por ejemplo, préstamos estudiantiles, compensación de trabajo, subvenciones, becas, fondos especiales, subvenciones, premios, etc.), serán considerados por el Saddleback College independientemente de identificación étnica, origen nacional, religión, edad, género, identidad de género, expresión de género, raza, color, ascendencia, información genética, orientación sexual, discapacidad física o mental, o cualquier característica listados o definidos en la Sección 11135 del Código de Gobierno o cualquier característica que se encuentra en la prohibición de los crímenes de odio establecidos en la subdivisión (1) de la Sección 422.6 del Código Penal de California, o cualquier otra condición protegida por la ley.

Formatos alternos para este material están disponibles para personas que requieran alojamiento de discapacidad. Por favor comuníquese con Michael Hoggatt al (949) 348-6057.

Very Important Information – Please Read!

Saddleback College uses Microsoft Office 365 Outlook for student email accounts.

Email addresses are available within 24 hours of applying for admission and are automatically assigned using the information that was provided during the application process.

Accounts are continued with no interruption in services as long as you remain enrolled each semester (excluding summer semesters). Accounts will be deleted along with any

unread messages approximately three weeks after the start of the semester (excluding summer) for students not enrolled in at least one class for that semester.

Attention new/returning students: You must reset your default password (PIN+00) to a more secure password to access your student email account. If you need assistance accessing your email account please contact the Saddleback College Student Technical office at (949) 582-4363.

*Most correspondence from the Student Financial Services Office will be sent to your Saddleback College email address.

It is imperative to maintain a current mailing address and phone number on file with Saddleback College. You may update your personal information on Saddleback College MySite at www.saddleback.edu or in person at the Saddleback College Admissions and Records counter (forms are available at <https://www.saddleback.edu/apply-pay/admissions-and-records/forms-and-petitions>). Incorrect addresses result in a failure to receive vital information. For all of your financial aid needs contact financial aid at (949) 582-4860 and we will gladly assist you.

OFFICE CONTACT INFORMATION

Saddleback College Financial Aid Department

Title IV FAFSA School Code for Saddleback College: 008918

CA Dream Application School Code for Saddleback College: 00891800

Regular Office Hours

Monday	8:00 – 5:00
Tuesday	8:00 – 6:00
Wednesday	8:00 – 6:00
Thursday	8:00 – 5:00
Friday	8:30 – 2:00

*Office hours and closures may vary throughout the school year. Please view our office hours on our website at <https://www.saddleback.edu/apply-pay/financial-aid> for the most up to date hours and information.

Mailing Address

Saddleback College
28000 Marguerite Parkway, SSC 106
Mission Viejo, CA 92692

Phone Numbers 949-582-4860

Our Website:

<https://www.saddleback.edu/apply-pay/financial-aid>

Our Email Address:

scfinaid@saddleback.edu

(Please include name and student ID number with each email)

Important Dates and Deadlines

January/February 2022: 2022-2023 FAFSA and Cal Grant GPA Verification Forms are available on the web.

January 21, 2022: Financial Aid Office begins disbursing Spring 2022 financial aid funds to awarded students.

February 17, 2022: Saddleback College Scholarship Application Deadline.

March 2022: Saddleback College Financial Aid Office to start sending out missing information letters for the 2022/2023 award year (Summer 2022, Fall 2022, Spring 2023). Students may start to submit documentation for the 2022/2023 award year.

March 2, 2022: Cal Grant deadline for 2022 – 2023 award year. If you are a Saddleback College student and have completed the required units at Saddleback College, Saddleback College will electronically transmit your GPA. If you have multiple transcripts that have to be compiled, the Admissions & Records Office will complete this for you. Please contact the Financial Aid Office for more information regarding the GPA Verification Form.

Early May, 2022: Students who have a complete financial aid file for the 2022-2023 award year to receive initial award letter notifications for the Fall 2022 semester.

May 1, 2022: Last day to submit a Loan Request Form to the Financial Aid Office in order to receive loan funds for the 2021/2022 award year.

June 30, 2022: Last day for students to submit a FAFSA application for the 2021/22 award year

July 1, 2022: Priority awarding date given to applicants who have filed the 2022-2023 FAFSA application by March 2 and have a complete financial aid file.

August 10, 2022: Last day for students to submit documentation on saddleback.verifymyfafsa.com for the 2021/2022 award year

Mid-August, 2022: Financial Aid Office begins disbursing Fall 2022 financial aid funds to awarded students.

September 2, 2022: Additional community college awards for Cal Grant deadline for 2022 – 2023 academic year. If you are a Saddleback College student and have completed the required units at Saddleback College, Saddleback College will electronically transmit your

GPA. If you have multiple transcripts that have to be compiled, the Admissions & Records Office will complete this for you. Please contact the Financial Aid Office for more information regarding the GPA Verification Form.

November 2022: Saddleback College Scholarship Application to become available for the 2023-2024 award year.

October 1, 2022: Online FAFSA and Dream Act applications are available for the 2023 - 2024 award year

Loan Disclosures

Saddleback College reserves the right to refuse to certify a direct loan under conditions established by 34 CFR 684.301. Students must maintain satisfactory academic progress. By signing the loan request, applicants agree to all of the terms and conditions for the Federal Direct Student loan. Eligibility requires the applicant to maintain at least half-time enrollment throughout the period of the loan and notify Saddleback College or the Federal Direct Loan Servicing Center of any changes in status such as name, address, enrollment status, and change of schools. Borrowing the low-interest, Federal Direct Loan is a privilege. Even though it is a loan, Saddleback College reserves the right to refuse to certify a loan application for high-risk borrowers. Such conditions are:

- A previous default on a federal student loan.
- Notification of previously discharged federal student loans due to disability or bankruptcy.
- Notification of delinquent federal student loan repayment status.
- Instances of inconsistent, fraudulent FAFSA, or admissions application information.
- Applicants with loan indebtedness in excess of the maximum for two-year public institutions.

Loan certification requires all applicants to maintain Satisfactory Academic Progress and maintain at least half-time enrollment status. Transfer units are also reviewed for these academic requirements. Notification

- Notification of loan eligibility is sent by mail.
- Complete electronic Master Promissory Note (MPN) at www.StudentLoans.gov.
- Saddleback College will electronically transmit loan information to the Direct Loan Servicing Center.
- To indicate the loan information is received, the Direct Loan Servicing Center will send a loan disclosure notice to the applicant approximately two weeks after transmission.
- Saddleback College will receive the electronic acceptance of your MPN.
- Check www.nslds.ed.gov for your student loan history.

Issuing Loan Funds Generally, loan funds are issued twice during the loan period but not before the official drop date each semester. The date the check is issued may vary and is subject to the availability of funds subsidized).