Course Syllabus

Course Title: ESCROW

Course Number: RE 190

DRE Approval Number: 3373-13

Term and Dates: SPRING 2016, JANUARY 19 THRU MARCH 19, 2016 (8 WEEKS)

Ticket Number: 11200

Instructor: TRACY GREEN, MPA, MSIRE, BROKER

Contact: EMAIL: tgreen@saddleback.edu
PHONE: 206-350-4943

Course Description: Provides students with a real-life application of the steps in a real estate sale including completing and reviewing the California Association of Realtors (C.A.R.) Joint Purchase Agreement and Escrow Instructions, reviewing the Preliminary Report and solving title problems, learning lenders’ closing requirements and the recording process, and balancing and figuring the settlement of the closing funds. Applies toward the State’s elective educational requirements for the Real Estate Salesperson license and toward the requirements for the broker’s examination. Letter grade of “C” or above applies toward the requirements of California Escrow Association professional designation.

Course Credits: 3

Textbook and Materials Required:

California Real Estate Escrow and Title (2014)
George W. Lawrence
Dearborn Real Estate Education
ISBN – 978-1-4277-9093-4

Note: Additional required articles available online; see Course Materials in Blackboard.

Accommodations for Students with Disabilities: This course meets the requirements set forth in the accessibility checklist and universal design grid provided by Special Services. The Web pages, video presentations, textbooks and class materials used in this course are accessible to students with disabilities.
Course Learning Outcomes

This course is designed to provide the student with the foundations and knowledge of the fundamental principles of escrow within the state of California. Upon the conclusion of the course, students should be able to identify key terms, core principles, and basic concepts of escrow. Students will become knowledgeable about the escrow business; processing escrows; and escrow specialization.

Course Methodology

Each week, you will be expected to:

1. Complete all assigned readings.
2. Complete all lecture materials for the week.
3. Participate in the Discussion Board.
4. Complete and submit all assignments and tests by the due dates.

Extended Course Description:

There are a number of publications and organizations, both academic and professional, on escrow and the real estate industry. As students of this course you are expected to become familiar with the literature available to you in order to develop insights as well as research and analytical skills. These publications will increase your effectiveness with regard to course requirements. Publications and organizations that will be of great use to you include:

- American Escrow Association (AEA), http://www.ceaescrow.org
- California Escrow Association (CEA), http://www.a-e-a.org
- National Association of Realtors, www.nar.org
- California Association of Realtors, www.car.org
- The Real Estate Finance Journal, available quarterly via library
- UrbanLand, www.uli.org
- Real Estate Media, http://www.remedianetwork.com/
ASSESSMENT AND EVALUATION

Discussion Board Expectations and Assessment:
The discussion boards are our virtual classroom. They also serve as evidence of your attendance and participation. Throughout this class, you are expected to treat each other and your instructor with respect. Your discussion board postings will be evaluated in the areas of completeness, timeliness, quantity, quality and clarity as detailed in this document.

Evaluation Criteria for Discussion Board Participation:

<table>
<thead>
<tr>
<th>Quality:</th>
<th>Postings should reflect a strong understanding of the topic and should include substantive ideas supported by course readings, personal experience or additional research. Posts should extend or deepen discussion in a relevant way.</th>
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<tr>
<td>Timeliness:</td>
<td>Initial responses to the DQ are made early in the discussion period. Replies to fellow students are presented in a timely manner to allow for robust discussion and reflection. Must meet deadlines to receive credit.</td>
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<tr>
<td>Visibility:</td>
<td>Actively involved 3 – 4 days per week.</td>
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<tr>
<td>Quantity:</td>
<td>Post a first response to the 2 main DQs plus a minimum of 2 additional discussion responses to classmates for a passing grade. Responses must be posted over several days. You should have a minimum of 4 posts to receive full credit for the week.</td>
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<tr>
<td>Readability:</td>
<td>Posts are visually attractive and understandable to your readers, e.g. break text into paragraphs, space between paragraphs.</td>
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<tr>
<td>Clarity:</td>
<td>Ideas are communicated in clear, grammatical English. Goal of post writing is business writing that is clear, concise, direct and professional.</td>
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Due Dates and Deadlines:
Papers or projects must be submitted via the Assignment link in Blackboard by midnight in your time zone. Late assignments will not be accepted. When emergencies arise, contact your instructor as soon as possible to discuss options. Extensions and alternatives are given at the instructor’s discretion.

Your total points will be determined on the following components:

<table>
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<tr>
<th>Grading Components</th>
<th>Possible Points</th>
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<tr>
<td>Discussion Questions (Weeks 2, 4 and Weeks 5, 7 * 25 points for each week)</td>
<td>100</td>
</tr>
<tr>
<td>Case Study - #1</td>
<td>100</td>
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<tr>
<td>Case Study - #2</td>
<td>100</td>
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<tr>
<td>Final Exam</td>
<td>300</td>
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<tr>
<td>TOTAL</td>
<td>600</td>
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ASSIGNMENTS

Exams

You will have 1 exam (final exam) worth 300 points. The exam is timed (180 minutes); will contain 100 questions; and consist of true/false and multiple choice questions.

Case Studies

You will be required to complete (2) case studies. You will find the assigned case studies in the Assignment section of Blackboard. In the case analysis, use the questions at the end of the case as a guideline to write your analysis. Be sure that you are identifying the major issue(s); determining the scope of the problem; and analyzing the issue(s) and the outcome(s) (do you agree; do you have alternate recommendations etc.). It is recommended that you incorporate course material and additional readings (i.e., journal articles, books, etc.) into your analysis to strengthen the content of your paper. It is a good idea to organize your paper in at least 4 sections:

1.) Summary of the case (key players; background).
2.) Identify the scope of the problem.
3.) Analyze the issue/outcome.
4.) Recommendations.

Your case analysis should be a minimum of 2 pages in length (not including cover and reference page), be written in APA format, and should contain a cover page and reference page. Each case study is worth 100 points:

- 20 Points - Answers to the questions at the end of the case study.
- 20 Points - APA formatting/grammar.
- 25 Points - Identifying the major issue and scope of the problem.
- 35 Points - Analysis of the issue(s).

Course Schedule and Assignments

<table>
<thead>
<tr>
<th>Week</th>
<th>Topics</th>
<th>Readings and Assignments Due</th>
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<tbody>
<tr>
<td>Week 1</td>
<td>Property Rights</td>
<td><strong>Readings:</strong> Chapters 1, 2 and 3</td>
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<td></td>
<td>Transfer of Interests</td>
<td>Orientation / Survey</td>
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<td></td>
<td>Elements of Escrow</td>
<td>Introductions</td>
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<tr>
<td></td>
<td></td>
<td>Review additional assigned readings and/or PowerPoint Presentation in Blackboard</td>
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<tr>
<td>Week 2</td>
<td>Title Insurance Basics</td>
<td><strong>Readings:</strong> Chapters 4, 5 and 6</td>
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<td></td>
<td>Title Insurance Policies</td>
<td>Discussion Questions</td>
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<tr>
<td></td>
<td>Contracts</td>
<td>Review additional assigned readings and/or PowerPoint Presentation in Blackboard</td>
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</tbody>
</table>
| Week 3 | Real Estate Practice  
Opening Escrow | **Readings:** Chapters 7 and 8  
**Assignments:**  
Case Study# 1  
Review additional assigned readings and/or PowerPoint Presentation in Blackboard |
| --- | --- | --- |
| Week 4 | The Escrow Instructions  
Northern and Southern California Regional Variations and Practices | **Readings:** Chapters 9 and 10  
**Assignments:**  
Discussion Questions |
| Week 5 | Preclosing  
Escrow Accounting | **Readings:** Chapters 11 and 12  
**Assignments:**  
Discussion Questions |
| Week 6 | Lending and the Escrow Process  
Protecting the Consumer | **Readings:** Chapters 13 and 14  
**Assignments:**  
Case Study# 2  
Review additional assigned readings and/or PowerPoint Presentation in Blackboard |
| Week 7 | Apartment Buildings, Commercial Properties and Exchanges  
Specialty Escrow Transactions | **Readings:** Chapters 15 and 16  
**Assignments:**  
Discussion Questions |
| Week 8 | Advanced Title Insurance Underwriting  
Default, Foreclosure and the Title Insurer California Laws  
How To Read A Preliminary Title Report | **Readings:** Chapters 17 and 18  
Appendix I and Appendix II  
**Assignments:**  
Final Exam (1 thru 18) |

**ASSIGNMENTS**

See Weekly folders in Blackboard for full Assignment details.
SUPPLEMENTAL – Saddleback College Resources

***IMPORTANT GRADE INFORMATION*** The Family Rights and Privacy Act of 1974 restricts the release of certain student information such as grades. Therefore, please do not call for grade information. Your performance score/grade will be mailed to you if you provide your instructor with a self-addressed, stamped envelope or postcard at the Final Exams, or you may go to http://www.soccccd.org/grades. If you decide to drop this course, you must go to the Office of Admissions and Records in the Student Services Building. If you fail to officially drop and do not complete the course, you will receive an "F" on your permanent record. This is a College rule—Your instructor cannot change it.

Disability Accommodations: This course meets the requirements set forth in the accessibility checklist and universal design grid provided by Special Services. The Web pages, video presentations, textbooks, and class materials used in this course are accessible to students with disabilities If you have specific disabilities and require accommodations, please let me know early in the semester, so that your learning needs may be appropriately met. You will need to provide documentation of your disability to the Special Services Office in Student Services Center, Room 113. Students with disabilities, including non-visible disabilities such as chronic diseases, learning disabilities, head injury and attention deficit disorder, are encouraged to contact the instructor to discuss appropriate accommodations that might be helpful to them. Students with disabilities who may need academic accommodations should discuss options with their professors during the first two weeks of class. Any student with a documented disability needing academic adjustments or accommodations is requested to speak with the instructor. All discussions are and will remain confidential.

***Student Support Services***

Student technical support:

Problems with Blackboard: Call (949) 582-4363 OR (866) 940-8991 24hrs.

Check saddleback.edu/student-resources for more info

Please see the following excerpt regarding student support services found in the Saddleback College Catalog:

Bookstore

A variety of reading materials, personal-use items, new and used textbooks, a large selection of college logo items, class supplies, and packets are available at the college bookstore. Some textbooks may be rented or made available as e-books. The college bookstore is operated by Follett College Stores under contract with the district and Saddleback College.

The Saddleback College bookstore is located in the Student Services Center, Room 133. Call 949-582-4715 for additional information.
California Work Opportunity and Responsibility for Kids (CalWORKs)

Saddleback College CalWORKS program is designed to assist students to develop the necessary skills, knowledge, and experience that will make them more marketable with employment after earning a certificate and/or college degree. Students are provided services such as academic, personal, career counseling, and work-study. For office hours or more information, call the CalWORKS office 949-582-4207 or visit www.saddleback.edu/eops/calworks

Campus Preview Tours

Guided tours are available to any individual or group interested in viewing the campus. Reservations are necessary. Please call the Outreach Department 949-582-4218 to schedule a tour.

Center for Career and Life Development (CCLD)

The Center for Career and Life Development includes: Career Guidance Services and Re-Entry Services. The CCLD provides assistance, planning, and support for students and potential students. It is located in the Student Services Center, Room 140. Individual assistance is available by appointment. Career computer lab and library resources are available when groups or classes are not scheduled for visits. Additional services and resources are available on our website, visit www.saddleback.edu/ccld/. Appointments can be scheduled by calling 949-582-4575.

Career Guidance Services are open to anyone who needs assistance with making a career decision, choosing a major, researching career demographics, or enrolling in a course that requires career exploration. Applied Psychology and Women’s Studies 120 courses are available during the Summer, Fall and Spring semesters. Educational and occupational information is available in the computer lab and library to explore at the student’s own pace. The resource materials in the computer lab and library include career information that describes duties and responsibilities of careers, future career trends, and salary ranges. Additional resources include career technical education, college catalogs, scholarship resources, re-entry information, and online and traditional educational options that may lead to career or transfer. In addition, career assessment packages can be purchased at the CCLD to support courses and student learning objectives. Computerized assessment systems that measure abilities, skills, personality and values with comprehensive demographic information and self-evaluation tools are available for free or at a nominal fee. Some assessments can only be taken with a referral from a counselor at Saddleback and a scheduled appointment to review the results. Career Counseling is available by appointment during the Spring and Fall semesters.

Re-Entry Services (Women’s Resource Services) helps men and women who are searching for ways to return to school, change careers, or find new direction and support in their lives. The Re-Entry Services Program acts as a liaison for students which may include relationships with the Employment Development Department (EDD), inmate correspondence, international students, English as Second Language students, crisis intervention team, health services, and the Women’s Studies Department on campus. The program provides advisement and referrals
to on-campus resources, finding a career direction, and an overall assessment of barriers that prevent a student from being successful in college. Additionally, it provides updated lists of low cost and sliding scale community resources and programs to address the student’s needs. Workshops, support groups, and specialized Re-Entry scholarships are available for re-entry students. The program is particularly committed to expanding student awareness of opportunities for those who are underrepresented or returning to complete educational training as well as overcoming life barriers. Individual appointments are available and are recommended to be scheduled in advanced.

**Child Development Center**

The Child Development Center offers educational opportunities and services primarily for registered pre-school children of Saddleback College students. Faculty and staff of SOCCCD and community members may also utilize the center. This program recognizes and supports the fact that parents with children are enrolled at the college. Furthermore, proper care for a child is often a determining factor in a parent’s decision to attend and succeed in entering college or a career. The center provides an educational experience and includes activities such as art, music, cooking, language arts, and science. Children eligible for enrolling in the pre-school program must be at least 18 months of age and may remain in the program up to their entrance into kindergarten.

Priority is given to parents who have first registered at Saddleback (for 6 or more semester units). Additional to the program for children of Saddleback College students, space is available for faculty and staff of SOCCCD and community (non-student) members seeking a positive educational child development environment for their children. All interested parents from throughout the community are encouraged to contact the center for further information, including program options and current fee schedule.

The center is located at the south end of the campus on College Drive East (Parking Area 1A). For more information call 949-582-4582 or visit www.saddleback.edu/cdc/.

**Counseling Services**

Saddleback College provides complete counseling and career development services. These services include individual and/or group counseling for personal concerns and career decision-making; assistance with educational program planning and course selection; preparation for transfer, a degree, or a specific job; and assistance with beginning or returning to school. Students are encouraged to avail themselves of these services.

A major function of counseling is to provide students with information about themselves to assist them to succeed in their studies. Accurate information is essential in planning. Counselors serve as valuable resources in this process.
Student Support Services

Counselors are available day and evening, either by appointment or on a walk-in basis. Appointments are especially recommended well in advance of registration periods. Online advising is available at www.saddleback.edu/counseling/advisor. Online advising may not be used for such tasks as evaluating transcripts or personal counseling, but can be very useful for obtaining answers to a wide variety of counseling-related questions.

Saddleback College students wishing to make an appointment may call or stop by the Counseling Office located in the Student Services Center, Room 167. The number is 949-582-4572.

Credit courses listed under Applied Psychology are offered to assist students in gaining the most from college. For example, APSY 140 is a course designed to help orient the student to college life and assist them in education and vocational planning. In addition, there are opportunities for students to enroll in courses in Applied Psychology in such areas as career planning, study skills, testing, decision-making, and the helping relationship. Seminars and workshops on many related topics are also available.

Escort Service

Saddleback College provides a Security Escort Service between classrooms and other areas of the campus. Students wishing to use this service should phone 949-582-4585 or *80 on any on-campus pay phone to make arrangements for a security escort.

Extended Opportunity Programs and Services (EOPS)

EOPS is a state-funded program which serves students who are educationally and financially disadvantaged. A main objective of EOPS is to ensure participants equal access to success while achieving a certificate, Associate of Arts or Science (AA/AS) degree, and/or meeting four-year university transfer requirements. This special program provides services that assist qualified students in overcoming obstacles to college education. These services may include academic, career, and personal counseling; book service; priority registration and assistance in transferring to four-year colleges and universities. Interested students should apply at the EOPS office in the Student Services Center, Room 126, or call 949-582-4620 for information or online at www.saddleback.edu/eops/

Cooperative Agencies Resources for Education (CARE)

As a supplement program of EOPS, CARE provides educational support services for EOPS-eligible students who are single heads of households receiving CalWORKs (California Work Opportunity and Responsibility to Kids). More information is available at the EOPS office in the Student Services Center, Room 126, or call 949-582-4620 or visit our website at www.saddleback.edu/eops/eopscare.
**Student Payment Office**

The Student Payment Office is in the Student Services Center, Room 208.

The SPO —

1. Collects student fees and fines
2. Processes refund requests
3. Disburses financial aid checks
4. Processes payment deferral requests
5. Posts and removes fiscal holds (these are holds for non-payment) on student accounts

In addition, all student account audits and changes to student accounts are done by the SPO. For further information, please call 949-582-4870 or visit our webpage at www.saddleback.edu/spo.

**Food Services**

The Saddleback College Cafeteria/Food Court is located in the Student Services Center and provides students with a full range of food services. Vending machines and coffee/food carts are located throughout the campus. Students’ suggestions for food service may be submitted through participation on the Food and Beverage committee, Student Development Office, or directly to the cafeteria manager. Catering of special events is also offered by the cafeteria.

**Health Services**

The Student Health Center provides health care and psychological services to all students enrolled in on-campus classes during the current semester in order to facilitate the physical, emotional and social well-being of students in ways that will increase their potential for educational success.

The student health fee is state mandated for all students who take on-campus classes and may be voluntarily paid by student taking off-campus or distance education classes only who want to use the services provided by the Student Health Center.

A team of medical physicians, registered nurses, and clinical psychologists and medical health intern therapists provides care. Services include basic medical interventions and treatment, individual, couple, and family psychological therapy and testing, general health assessment and education, vision and hearing screenings, emergency first aid, insurance for college-related injuries, immunizations, TB, HIV and all other STD testing. Additionally, annual well-women examinations are available including PAP tests and birth control. Alcohol drug and other substance abuse prevention, intervention, and support services are also provided.

The Student Health Center maintains literature on a wide variety of health topics, including the Saddleback College publication, Sexual Assault Education, Victim Survival Guide and Campus Reporting Protocol (California Education Code, Section 67385).
International Students Office

The International Student Office provides services to international students who hold F-1 (student visas) by assisting them in the admissions, assessment, and orientation processes and with home-stay and visa applications as well as in the preparation of documents required by the United States Citizenship and Immigration Services. The office is located in the Student Services Center, Room 107. For more information, please call (949) 582-4637 or visit our website at www.saddleback.edu/iso.

Learning Resource Center Tutoring

LRC tutoring provides free tutoring for Saddleback College students. Varied tutoring services are available to satisfy student needs: drop-in, one-to-one, groups, exam review sessions, and faculty led skills workshops.

Free tutoring, located in LRC 212, is provided during the fall, spring, and summer terms. The LRC is closed weekends. More information is available by calling 949-582-4519, or by visiting our website at www.saddleback.edu/tutoring.

LRC Tutoring Computer Skills Lab

The Skills Lab Computer Center, located in LRC 258, offers students the opportunity to use software specific to course assignments, explore learning through the Internet, and strengthen their knowledge of technology by learning more about Blackboard, MySite, and how to be successful in online classes. Qualified personnel will assist students with their learning needs. For more information call 949-582-4441 and visit the LRC Tutoring website www.saddleback.edu/tutoring.

Saddleback College Catalog

Library Services

The Saddleback College Library’s mission is to assist students and faculty with their research and personal information needs. The Library is located on the third floor of the renovated Library/LRC Building. For complete information about library resources and services visit the website at www.saddleback.edu/library, or call 949-582-4314.

Borrowing and Renewing Materials

District students, faculty, and staff may borrow circulating materials with a valid photo ID. Valid users may check out up to nine items in the circulating collection for a period of three weeks. Items (not overdue or for which there is a hold by another user) may be renewed once, in person or by phone.
Fees, Fines, and Holds

Overdue items result in a “hold” on student records that prevents students from registering, adding, dropping classes, and/or receiving grades, transcripts, or diplomas (California Education Code §72337). To remove the “hold,” a fee will be charged for each overdue item as follows: general collection books – $5; reserve textbooks – $5 per day to a maximum fine of the price of the book; lost/damaged items – price of the item plus a $10 processing fee (late fees will apply as well).

Disabled Student Programs and Services (DSPS)

The DSPS Program at Saddleback College provides support services and specialized instruction for students with disabilities. Documented verification of disability is required, and students must apply in the DSPS office to determine eligibility. Students with a disability who believe they may qualify for a course substitution should contact a DSPS counselor or specialist in SSC 113.

The following support services are available for eligible students at Saddleback College: academic, personal, and career counseling; priority registration; accommodated testing; mobility orientations and campus-accessibility maps; note taking, reader, and transcription services; printed enlargement; alternative media production; adapted computer labs; sign-language interpreter services; and liaison with faculty and community agencies. In addition, DSPS offers specialized courses in strategy training, basic skills, and adapted computer and adapted kinesiology (formerly physical education). Arrangement for support services must be made in advance. Access and medical parking permits can be obtained at the Campus Safety Office.

For further information on services and instruction for students with disabilities at Saddleback College, contact the DSPS office in the Student Services Center, Room 113, or call 949-582-4885 or Telecommunication Device for the Deaf 949-582-4833, video phone 949-482-4430, or visit our website at www.saddleback.edu/dsp.

Any concern regarding access to programs and services should be directed first to the Coordinator of DSPS (949-582-4885), second to the Dean of Transfer, Career, and Special Programs (949-582-4418) and finally, if not resolved, to the Vice President of Student Services (949-582-4567) who is the 504 Officer/ADA Coordinator, Saddleback College, 28000 Marguerite Parkway, Mission Viejo, CA 92692.

Student-Faculty Conferences

The full-time faculty members of Saddleback College maintain office hours during the fall and spring semesters to consult with students concerning class assignments, methods of studying in particular courses, review of test results, other measures of academic achievement, and advisement for program planning when appropriate. Check with the division office for faculty members’ scheduled office hours.
Student Financial Assistance Program

The Financial Assistance Office is here to provide students and the community a better understanding of financial aid programs and services available. We value and take pride in the diversity of our students and the support we provide in promoting student success. There are many financial aid programs that can help students with fees, books, supplies, transportation, housing, and other related educational expenses.

All students may be eligible for some form of assistance based on their financial need. Students may apply for aid by filing a Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov.

Basic Student Eligibility Requirements for Federal Student Aid

- Be enrolled as a regular student in an eligible program which includes certificate, associate in arts degree, or transfer programs
- Cannot also be enrolled in elementary or secondary school
- Have a high school diploma or equivalent
- Make satisfactory academic progress
- Meet enrollment status requirements
- Have resolved any drug conviction issue
- Be a citizen or eligible noncitizen
- Have resolved any default on a FSA loan or overpayment
- Have a valid social security number
- Men aged 18-25 must register with the Selective Service System or meet exemption requirements
- Resolve any conflicting information

There are also program-specific eligibility requirements that may be required.

To be considered for financial aid, students must complete the Free Application for Federal Student Aid (FAFSA) or the renewal application. These applications are usually available beginning in January for the following academic year. If a student is interested in a State of California Grant, the FAFSA and a GPA verification form must be completed. The Cal Grant program deadline is March 2nd of each year.

For students who miss this deadline, there is a second opportunity only for community college students to apply for Cal Grants. The deadline for this is September 2nd.
The FAFSA is the application for the following Federal and State programs:

**Federal Programs**

**Federal Pell Grants** are awarded to eligible undergraduate students who do not have a bachelor’s degree, or professional degree. The amount of money awarded is based upon a student’s Expected Family Contribution (EFC), the number of units enrolled, and the cost of attendance.

**Federal Supplemental Educational Opportunity Grant (FSEOG)** is awarded to eligible Pell Grant recipients with exceptional financial need. It is awarded on a “first-come, first-served” basis and is dependent upon funds available. Students must have a zero EFC and be enrolled in at least six units to receive the funds.

**Federal Work-Study (FWS)** is a program with limited funding which provides employment to help pay for part of a student’s educational costs. This program is based on financial need and, if awarded, is part of a student’s award package. Students on FWS may work approximately 10 hours per week on campus.

**William D. Ford Federal Direct Subsidized and Unsubsidized Loans** must be repaid. Students must complete a Free Application for Federal Student Aid (FAFSA) first. Once a student receives a financial aid award letter, the student may apply for a student loan at www.saddleback.edu/fao/DirectLoanprogram.html. The amount of loans range from $3,500 to $10,500 per academic year. Loan amounts will be determined at the time the Financial Aid Office certifies a loan application.

Both entrance and exit counseling are requirements of the William D. Ford Federal Direct Loan Program. Students must maintain at least half-time enrollment status to receive a loan. Once a student receives loan funds, the student must maintain reason- able progress toward a certificate, associate degree, or transfer program. In reviewing a request for any loan, the Financial Aid Office may use “professional judgment” to deny a student a loan on a case-by-case basis. If denied a loan, a student will receive a letter from the Financial Aid Office indicating the reason(s) for the loan denial.

**State Programs**

**Board of Governors Fee Waiver (BOGFW)** is a program that provides assistance with mandatory enrollment fees for the entire academic year (summer, fall, and spring semesters). There is no limit to the number of units that are covered by the BOGFW.

To receive this assistance, students must complete a Fee Waiver Application or must have applied for financial aid through the FASFA or the California Dream Act, and be a California resident or or an eligible AB 540 student.

For more information, contact the Financial Aid Office, or visit our web page at www.saddleback.edu/fao/.
The Cal Grant Program is a state funded educational opportunity program to assist students in paying for a college education. There are entitlement awards as well as competitive awards. Application deadlines are in early March and September for community college students.

All basic Cal Grant eligibility requirements are as follows: a) be a California resident, b) be a U.S. citizen or eligible non-citizen, c) meet U.S. Selective Service requirements, d) attend a qualifying California postsecondary institution, e) be enrolled at least half-time, f) maintain satisfactory academic progress as defined at the school of attendance, g) have family income and assets below the established ceilings, h) not be in default on any student loan, i) not owe any federal or state grant refund, and, j) not have a bachelor’s or professional degree before receiving a Cal Grant (except for extended Cal Grant A or B awards for a teaching credential program).

Cal Grant B Entitlement Awards are for every graduating high school senior who has at least a 2.0 GPA, meets all the Cal Grant requirements and applies by March 2 within one year of graduating (or receiving their GED). This Entitlement Award provides up to $1473 for books and living expenses for the first year. Beginning with the second year of Cal Grant B benefits, this award also helps pay for tuition and fees at public or private four-year colleges or other qualifying institutions.

Cal Grant B Competitive Awards are for students who aren’t eligible for the Entitlement awards. Awards are for students who have at least a 2.0 GPA, meet all the Cal Grant requirements and apply by either the March 2nd or September 2nd deadline. The award provides up to $1473 for books and living expenses for the first year. Beginning with the second year of Cal Grant B benefits, this award also helps pay for tuition and fees at public or private four-year colleges or other qualifying institutions.

Cal Grant C Awards are available to assist students with tuition, fee, and training costs for occupational or vocational programs. The $547 Cal Grant C award provides for books, tools, and equipment. To qualify for Cal Grant C awards, students must meet basic eligibility requirements and be enrolled in a vocational program that is at least four months in length. For more information, visit the California Student Aid Commission website at www.csac.ca.gov.

The California Chafee Grant Program gives up to $5,000 annually in free money to foster youth and former foster youth to use for vocational school training or college courses. To apply, you must be eligible, or have been eligible for foster care, between your 16th and 18th birthday, and not have reached your 22nd birthday as of July 1 of the award year.

Scholarships

Scholarships are like grants; they do not have to be repaid. The Financial Aid Office is the steward of a number of scholarships that may or may not require financial need. Applications are available in the Financial Aid Office. For information on scholarships, visit www.saddleback.edu/fao/ScholarshipInfo.html.

Return of Title IV Funds (HEA)
Title IV funds are awarded to students under the assumption that they will attend school for the entire period for which the financial aid is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

“Return of Title IV funds” will require repayment of Title IV funds, (Federal Financial Aid).

Any aid recipient who needs to withdraw from all classes should contact the Admissions and Records Office and the Financial Aid Office. Recipients are encouraged to discuss alternatives to withdrawing from class(es) with their instructor(s) or a counselor before making a final decision.

For additional information on Title IV requirements, please contact the Student Financial Assistance Office, in the Student Services Center, Room 106, phone 949-582-4860.

Grant Over-Awards

There are occasions when students receive financial aid payments based upon misreported information. This results in a grant over-award. Examples of misreported information include inaccurate or omitted income, prior loan defaults or grant overpayments, having a bachelor’s degree, not having a high school diploma or GED, forged signatures, and unsatisfactory academic progress, just to name a few.

Students who receive grant funds due to misinformation as noted above are required to repay THE ENTIRE SUM RECEIVED.

To Maintain Financial Aid Eligibility

In accordance with federal regulations, each student receiving financial aid is expected to maintain satisfactory and measurable academic progress, whether or not the student is a prior recipient of financial aid. Failure to meet federal standards will result in the denial of aid, except the BOGFW program. Academic progress for Saddleback College students is evaluated at the end of each term.

Satisfactory and measurable academic progress is defined as successfully maintaining cumulative GPA (grade point average) of 2.0 (C or greater) and complete 70% (or more) of all units attempted. Also, a student cannot exceed 150% of the maximum time frame as stated in the student educational objective.

Student Permanent Photo IDs

Student photo for IDs can be taken in Admission and Records during normal business hours. To be issued your one-time permanent photo ID, you must have your student number, be currently enrolled, have Saddleback College as your college of record, and bring a picture ID for verification (e.g., driver’s license or passport). Your student ID is used for college services including the library. If you have any questions, please contact the Office of Admissions and Records at 949-582-4555.
Transfer Center

The Transfer Center provides services and special events for students preparing to transfer to four-year colleges and universities. Transfer Center counselors and representatives from four-year colleges and universities offer specialized counseling in Associate in Transfer Degrees (AA-T/AS-T); college applications and personal statements; Honors Program academic plans; and Transfer Admission Guarantees (TAG). The Transfer Center workshops include the following topics: College Admission Appeals; AA-T/AS-T; College Applications and Personal Statements; Financial Aid; High School Bridge; Honors Program; Post-Application; TAG; and VETS. The Transfer Center hosts multiple college fairs each semester which attract over 80+ CSU, UC, In-State Private, and Out-of-State colleges/universities.

The Transfer Center also provides counseling and resources for students preparing for a Career in Teaching (PACT). Through the Teacher Preparation Pipeline (TPP) grant, the Education Department offers field experience in elementary or high school classrooms as part of a transferable teaching methodology class (EDUC 90 or EDUC 115). Resources available to PACT students include scholarship resources, teacher preparation workshops, test preparation information, specialized counseling, and the Future Teachers Club.

For more information visit us in SSC 225B, call us at (949) 582-4328, visit our website at www.saddleback.edu/transfer or email us at scto@saddleback.edu.

Veterans Administration (VA) Education Benefits

The Veterans Office provides assistance to students by completing the paperwork required for VA education benefits. Students who qualify for VA education benefits are encouraged to take advantage of their entitlement. In addition to providing education benefits to veterans, this office assists veterans, spouses, and children apply for VA education benefits to which they are entitled.

The Veterans Office is located in the Student Services Center (SSC), Room 108. The phone number is 949-582-4871. This is a college service office, not a branch of the federal government.

The Tuition Assistance (TA) program for active duty military personnel is processed through the Veteran Office. Active-duty military personnel using the TA program must submit a Military Tuition Assistance form to the Veterans Office. This form must be signed by the person’s Commanding Officer, and by the base Joint Education Officer. This form is available on-base at the base Education Office.

Veterans Education and Transition Services (VETS)

Saddleback College is committed to easing the transition process and providing opportunities for success to our United States military Veterans. The VETS Program directly provides support services and acts as a bridge to external support services for student Veterans, active military personnel, and their loved ones. VETS Program services include yet are not limited to: new
student guidance, Veterans counseling, scholarship assistance, a link to the Veterans Club, Veterans outreach, and a venue for community building. Saddleback College also offers a “Boots to Books” course which integrates Veterans specific topics into the curriculum of Applied Psychology 140 (3 units; CSU transferable). The VETS Program hosts events aimed at reintegration into civilian and college life.

The VETS Center is located in the Student Services Center, Room 207. For more information, phone 949-582-4252, visit our website at www.saddleback.edu/vets, or email us at vetsoutreach@saddleback.edu.