STUDENT FINANCIAL AID

Student Financial Aid

General Information Regarding Financial Assistance

Financial Aid is intended to help students who might not otherwise be able to attend college. Although the primary responsibility for meeting college costs rests with the student and his or her family, it is recognized that many families have limited resources and are unable to meet the cost of a college education. Peralta Colleges offers several types of financial aid which are funded through federal, state, local agencies, Peralta Colleges Foundation and the colleges themselves. The major categories include:

- Grants. These awards are based on financial need and do not require repayment.
- Loans. Such awards must be repaid after the student leaves school or drops below half-time enrollment. Most have a low rate of interest.
- Employment. This type of award is based on financial need and provides the student with an opportunity to earn money for school through employment with participating Federal Work Study Employers.
- Scholarships. These awards are based on scholastic achievement and/or financial need and/or student activity involvement. They do not require repayment.
- Special Programs. Some students qualify for benefits through the Veterans Administration, California State Department of Rehabilitation and Bureau of Indian Affairs, among others. Eligibility requirements vary.

Students applying for financial aid may take courses at any of the Peralta Colleges. However, a "home" campus must be determined for financial aid purposes for the academic year. The home campus is the college at which the student plans to complete their academic objective.

For additional information and the most recent updates, please refer to: web.peralta.edu/financial-aid/

When do I apply?

The application process for financial aid begins with the completion of the Free Application for Federal Student aid (FAFSA) at www.fafsa.gov. The application is available January 1, for the following fall semester. Priority for aid will be given to students who apply early. A complete application and all corresponding documentation must be submitted to the Financial Aid Office. If you apply late or complete your Financial Aid application late, your application will be treated on a "first-come, first-served" basis until funds are exhausted. Students must apply each year for financial aid, beginning in January for the following academic year.

There are various Financial Aid deadlines throughout the year. Check the financial aid website for a complete listing of deadlines.

What are the Eligibility Requirements?

In order to qualify for financial aid a student must be enrolled in an eligible program of study leading to completion of an AA/As degree, transfer requirements or a certificate program: maintain satisfactory academic progress; for most programs, have demonstrated financial need; be a U.S. citizen or eligible non-citizen; certify compliance with selective service registration requirements; not be in default on any student loan or owe a refund on any grant made under any Title IV program; have a social security number, and have a high school diploma, or GED. Effective July 1, 2012 the Ability to Benefit test is no longer offered. Students without a H.S. diploma or GED who passed the Ability to Benefit test or completed 6 college credits towards a degree or a certificate prior to July 1, 2012 are still eligible to continue receiving aid in future years.

For additional information, stop by the campus Financial Aid Office or refer to the campus financial aid webpage. You may also apply online at www.fafsa.gov.

Withdrawals & Repayment of Financial Aid Funds

Federal aid recipients who withdraw or are dropped from all classes by the instructor are subject to regulations regarding the Return of Title IV funds. Students who withdraw or are dropped from all classes prior to completing more than 60% of the enrollment period are subject to these rules. Based on the date of the complete withdrawal or drop, the Financial Aid Office will determine the amount, if any, of "unearned" federal financial aid is received by the student.

If the student received more financial aid than the amount earned, the student will be billed for the overpayment. Financial aid recipients are advised to 1) avoid total withdrawal from all classes, 2) successfully complete at least 6 units during the semester, 3) if completely withdrawn, repay any "unearned" financial aid as soon as possible. Failure to do any of the above may result in the loss of financial aid eligibility.

Financial Aid Programs

Board of Governors Fee Waiver (BOGW)

California Community College students are charged an enrollment fee. However, fee waivers are available for qualified California resident students through the *Board of Governors Fee Waiver Program*.

Students may be eligible for a Board of Governors Fee Waiver (BOGW) if (1) you or your family are receiving Temporary Assistance for Needy Families (TANF), General Assistance, or Supplemental Security Income (SSI) or State Supplemental Program (SSP) aid; (2) you are qualified for and receiving other financial aid; (3) your family's income meets the established guidelines; or (4) you qualify under Special Classifications Enrollment Fee Waivers, see questions on the BOGW.

Applications and BOGW-related information are available in the Financial Aid Office or you can download the BOGW application at the Financial Aid website.

Loss of Board of Governors (BOG) Fee Waiver

Beginning Fall 2016, students who do not maintain minimum academic and/or progress standards for two consecutive primary semesters will be subject to loss of eligibility for the Board of Governors Fee Waiver (BOGW). The change is effective fall 2016. Registered Foster Youth are exempted from this requirement.

Loss of BOG Waiver Eligibility

(a) (1) PCCD shall adopt policies providing that a student who is otherwise eligible for a Board of Governors (BOG) Fee Waiver shall become ineligible if the student is placed on academic or progress probation, as defined in section 55031(a) or (b), or any combination thereof for two consecutive primary terms. Loss of eligibility shall become effective at the first registration opportunity after such determination is made. (2) Foster Youth, as defined in Education Code 66025.9(b), shall not be subject to loss of BOG Fee Waiver under this section. This exemption is effective until the date specified in Education Code 66025.9(c).

(b) For purposes of this section, primary terms are fall and spring semesters for colleges on a semester system and fall, winter, and spring quarters for colleges on a quarter system. Terms shall be considered consecutive on the basis of the student's enrollment so long as the break in the student's enrollment does not exceed one primary term.

(c) PCCD shall adopt, prominently display, and disseminate policies ensuring that students are advised about the student support services available to assist them in maintaining and reestablishing BOG Fee Waiver eligibility. Dissemination includes but is not limited to information provided in college catalogs and class schedules.

(d) Students placed on academic or progress probation pursuant to section 55031(a) or (b) shall be notified of their status no later than thirty days following the end of the term that resulted in the student being placed on academic or progress probation. This notice shall clearly state that two consecutive primary terms of probation will lead to loss of the BOG Fee Waiver until the student is no longer on probation pursuant to section 55031(a) or (b). This notice shall also advise students about the available student support services to assist them in maintaining eligibility. Pursuant to Section 55523(c) colleges shall ensure that students shall have the opportunity to receive appropriate counseling, assessment, advising, or other education planning services on a timely basis to mitigate potential loss of the fee waiver.

(e) PCCD shall establish written procedures by which a student may appeal the loss of the BOG Fee Waiver due to extenuating circumstances, or where a student with a disability applied for, but did not receive reasonable accommodation in a timely manner. Extenuating circumstances are verified cases of accidents, illnesses or other circumstances that might include documented changes in the student's economic situation or evidence that the student was unable to obtain essential student support services. Essential student support services include, but are not limited to, services identified in the student education plan developed under section 55524, and any services to which the student was referred pursuant to section 55520. Extenuating circumstances also includes special consideration of the specific factors associated with Veterans, CalWORKs, EOPS, and DSPS student status. PCCD may allow students who have demonstrated significant academic improvement to retain or appeal the loss of the BOG Fee Waiver. Significant academic improvement is defined as achieving no less than the minimum grade point average and progress standard established in section 55031 (a) and (b). A student who successfully appeals the loss of enrollment priority shall also have BOG Fee Waiver eligibility restored.

(f) PCCD shall begin notifications to students following the spring 2015 term and ensure that the requirements of this section are fully operational for registration for the fall 2016 term. Loss of BOG Fee Waiver eligibility pursuant to this section shall not occur prior to the fall 2016 term. PCCD shall ensure that all board policies and course catalogs reflect the requirements of this section and that appropriate and timely notice is provided to students.

(g) PCCD shall not impose requirements for BOG Fee Waiver eligibility other than the requirements of this section and section 58620.

Pell Grants

A Pell Grant is federal aid designed to provide financial assistance for those who need it to attend post-high school educational institutions. Basic grants are intended to be the "floor" of a financial aid package, and may be combined with other forms of aid to meet the full cost of education.

The actual amount of your grant is determined by your estimated family contribution, the total cost of attending college and your enrollment status.

After your FAFSA application is processed, you will receive a Student Aid Report (SAR) from the Department of Education, which constitutes official notification of your expected family contribution (EFC). The lower the EFC, the higher your award will be.

Supplemental Educational Opportunity Grant (SEOG)

The SEOG is a federal grant designed for students with financial need who receive the Pell Grant. Funds are limited.

Federal Work-Study (FWS)

This federally funded program provides employment opportunities to students with financial need. Students awarded FWS receive an allocation of funds earned through part-time jobs on or off-campus. FWS provides an excellent "learning process" through on-the-job training. Students must be enrolled and be eligible for financial aid to participate in FWS.

Extended Opportunity Program and Services (EOPS)

This program is primarily for the recruitment and retention of students from under-represented groups who are both educationally and economically disadvantaged. Referrals for grants are made for full-time EOPS students only. For additional information regarding this program, visit the campus EOPS office.

Student Loans

These loans are available to students who are enrolled at least half-time.

The Federal Government will pay interest on subsidized loans during the in-school period and during the grace period following the student's termination or graduation. The grace period is for six months. The student is responsible for paying the interest on unsubsidized loans during the in-school and grace periods. Students are eligible if they meet the Department of Education's criteria as listed with the Financial Aid Office. Further information about loans may be obtained on the Financial Aid website, or by visiting the Financial Aid Office.

Scholarships

Scholarships are available from various individuals and organizations. The amounts of, and qualifications for, these scholarships vary.

Students interested in scholarships should check periodically with the Financial Aid Office, as new scholarships are constantly being made available to students thanks to many community supporters of the college.

Chafee Foster Youth Grant

This grant of up to $5,000 is available to current or former California foster youth under 24 years of age who wish to take vocational training or college courses. To complete Chafee Grant application requirements, in addition to verification of qualifying foster youth status, the following forms must be submitted: Chafee Grant Application, https://www.chafee.csac.ca.gov/default. aspx; the Free Application for Student Aid (FAFSA), www. fafsa.gov; and Chafee Need Analysis Report (NAR)*. In addition, you must have financial need. Your school must report your financial need by submitting a Needs Analysis Report, www.chafee.csac.ca.gov/SupportFiles/ Chafee_NAR_Generic.pdf . You must also enroll at least half time in an eligible school. Your program of study must be at least one academic year long, and you must attend class regularly and get good grades.

Bureau of Indian Affairs (BIA)/Tribal Grants

The Bureau of Indian Affairs provides grants to assist eligible American Indian students in meeting educational costs. To be eligible, the applicant must be at least one-fourth American Indian, Eskimo, or Aleut heritage, as certified by a Tribal Agency served by the Bureau of Indian Affairs.

Tribal Grants are for eligible students who belong to federally recognized Indian Tribes. Tribes generally have their own applications, deadlines and eligibility criteria.

Cal Grant B and C

Cal Grant programs are available to California residents who qualify. A student must be a U.S. Citizen, a permanent resident or an eligible non-citizen, and a California resident attending an eligible college located in California and making Satisfactory Academic Progress. The college electronically transmits GPA verification for certain students.

Applying for a Cal Grant Takes two forms, (1) the FAFSA, www.fafsa.gov and (2) your verified GPA, www.csac. ca.gov/doc.asp?id=1177 = A Cal Grant Application. You must apply by March 2 to maximize your opportunity to receive an award.

If you miss the March 2, Cal Grant deadline AND you plan to attend a community college in the fall, you have until September 2 to apply. However, the number of Cal Grant awards is limited.

Student Consumer Information
Please note: Students are now limited to six full-time (600%) years of Pell Grants in a lifetime at any college. Students are advised that the financial aid information included here is limited. Additional information on all financial aid categories is available on the Financial Aid website or upon request at the campus Financial Aid Office.

Satisfactory Progress Standards
Federal regulations mandate that all institutions of higher education establish minimum standards of "satisfactory academic progress" for students receiving financial assistance.

All students who apply for and receive financial assistance are expected to meet the academic standards described in Peralta Colleges' Financial Aid Satisfactory Progress Policies and Procedures.

Copies of the Financial Aid Satisfactory Academic Progress Policy are available on the Financial Aid website or in the campus Financial Aid Office.

Remedial Coursework
If a student receives financial aid for remedial coursework, and completes one (1) year or 30 units, no further aid will be paid for remedial study. The student may continue to enroll in remedial classes, but financial aid payments will be calculated only for degree-applicable coursework.

English as a Second Language (ESL) Coursework
Students who enroll in excessive ESL coursework (over 45 units) without enrolling in classes leading toward their stated educational major or goal will be notified by the Financial Aid Office. ESL students will be strongly urged to enroll in coursework that will assist them in completing their educational goal. To continue receiving Financial Aid the student must enroll in at least one class leading toward their approved educational goal.

Financial Aid Census Date
Each term the Financial Aid Office establishes a census date after which no adjustments will be calculated on funds paid for that term for units added or dropped. Please check with your home campus financial aid for the Financial Aid Census dates.

Disbursement
In order to receive a disbursement, a student must have a completed application, completed financial aid file and be enrolled in the required number of units.

Most aid is distributed on a two-payment per semester basis. Normally, the first payment may be expected during the first week of each semester, and the second payment after the mid-point of each semester.

Student loans are disbursed in accordance with procedures set forth by federal regulations.

Federal Work-Study recipients will be paid once a month.

Financial Aid funds are disbursed by HigherOne, a third party funds management service that has partnered with Peralta Community College District (PCCD). All enrolled students who have applied for financial aid through FAFSA will be sent a Peralta HigherOne Debit Card. Students must activate their card in order to select their preference on how they would like to receive their financial aid disbursement. There are 3 free methods a student may choose:
1. PeraltaCard – One Account, this is an online financial account where the student uses their PeraltaCard (debit card)
2. Direct deposit to your existing bank account, or
3. By paper check, this would be mailed to your home address

The PeraltaCard will be mailed to each student's current mailing address on file with PCCD. It is critical that all students update and maintain their mailing address with PCCD. For more information on the PeraltaCard please visit http://web.peralta.edu/financial-aid/peraltacard-higherone/ and www.PeraltaCard.com.

There are fees associated with HigherOne. Please read, review, and understand the Higher One Fee Schedule. More information about Higher One fees can be found here http://web.peralta.edu/financial-aid/peraltacard-higherone/fee-schedules/

FINANCIAL AID

Dream Act Scholars

What is the California Dream Act?

The Dream Act is really two laws that were passed in 2011 and allow AB 540 students to apply for and receive several types of financial aid, including:
• Board of Governors Fee Waivers
• State financial aid like Cal Grants and Chafee Grants
• Assistance from EOPS or CARE
• Privately-funded scholarships

Eligible AB540 students can complete the Dream Act Application by going to the website.
https://dream.csac.ca.gov/.

What is an AB 540 student?

You are an AB 540 student, and exempt from paying non-resident enrollment fees, if you meet all of the following criteria:
• Attended a California high school for at least three years;
• Graduated from a California high school, got a GED or passed the California High School Proficiency Exam;
• Are registered or enrolled at a California community college;
AND
• If you are a student who is without lawful immigration status, you must file an affidavit with the college that indicates that you have applied for legalization or will apply as soon as you are eligible.

California Dream Act Financial Aid Programs

Grant/ Scholarship	Eligible to Apply	Who do I contact, or where do I apply?	What is it?	Type of Application Required
Privately Funded Institutional Scholarships	Beginning January 1, 2015	Financial Aid Office	Helps pay for education-related expenses	Institutional application(s)
Board of Governors Fee Waiver	Registration period for Summer 2015	Financial Aid Office	Waives community college enrollment fees for eligible students	BOG Fee Waiver Form or California Dream Application*
Assistance from EOPS or CARE	Every term	EOPS Office	Varies; may include services such as tutoring, book vouchers and other support services	Institutional application(s)
Cal Grant A or Cal Grant B http://www. calgrants.org/	January 1 – March 2, 2015 for the Fall 2015 term	Financial Aid Office or California Student Aid Commission	Grant award covering tuition and education-related expenses when transferring to an eligible Baccalaureate degree granting institution.	California Dream Application* and GPA Verification Form
Cal Grant B -Entitlement http://www. calgrants.org/	January 1 – March 2, 2015 for the Fall 2015 term	Financial Aid Office or California Student Aid Commission	Grant award covering education-related expenses for recent high school graduates	California Dream Application* and GPA Verification Form
Cal Grant C http://www. calgrants.org/	January 1 – March 2, 2015 for the Fall 2015 term	Financial Aid Office or California Student Aid Commission	Grant award covering education-related expenses for occupational or career technical programs.	California Dream Application*, Cal Grant C Supplemental Application and High School or Community College GPA Verification Form
Chafee Grant https://www.chafee. csac.ca.gov/	Apply as soon as possible (awards are limited)	Financial Aid office or the California Student Aid Commission	Grant award covering education-related expenses for foster youth	California Dream Application* and Chafee Grant Application

* To apply for any or all of the financial aid programs requiring the California Dream Application, you only need to complete and submit ONE application.

The California Dream Application can be found at https://dream.csac.ca.gov/; The Chafee Grant Application can be found at https://www.chafee.csac.ca.gov/StudentApplication.aspx; The GPA Verification can be found at www.csac.ca.gov/doc.asp?id=1177.